

ENTRUSTED FINANCIAL DISCIPLESHIP

Session 5: Safe Money Needs a Job

Governing Manuscript v1.0 FROZEN | Chapters 5 + 6

Status: FROZEN FOR SERIALIZATION. Voice is reviewed in the finished teaching experience under Bobby's current workflow; pre-build spoken reading is not a deployment blocker.

Governing standards:

- Lucky Lemons Gold Standard v9
- Ultimate Handoff v1.3
- Timing Cockpit Specification v1.2
- Serialization Fidelity Gate v1.2
- Entrusted Whole-Bible Money & Stewardship Scripture Map v1.0 candidate

Teaching rule: Nobody in the room is required to have read the book. Every book character, story, number, and decision must be understandable from the lesson itself. Book characters are fictional and must never be presented as Bobby's real acquaintances.

Room Desk: Adults in a church financial-discipleship class with widely different incomes, savings, financial confidence, ages, and histories. Some may have substantial reserves; some may be one bill from trouble. The lesson must never equate account balance with spiritual maturity or shame people who are starting with little.

Teaching window: 45-minute room. Planned core: **38:00**, leaving 7:00 for room response and buffer.

One-sentence purpose: By the end, the class can distinguish safety by purpose, separate short-term reserves from long-term growth, and take one small automated step without confusing stewardship with greed.

Book source:

- Chapter 5, *The Mattress Money: Dolores Discovers What She Lost*
- Chapter 6, *The Teacher's \$437,000: Why Starting Early Changes Everything*

Biblical frame: Matthew 25:14-30

Takeaway Scripture:

- Proverbs 21:20
- Genesis 41:33-36
- Proverbs 13:11
- Proverbs 28:20

Biblical governors:

- Luke 12:13-21
- 1 Timothy 6:17-19

MAIN POINT: God does not entrust money to us merely to hide it, spend it, or worship it. Wise stewardship gives resources a purpose, keeps appropriate reserves, and lets long-term money have the time its job requires.

THE THREE TAKEAWAYS

TAKEAWAY 1: Wise stewards keep something in reserve.

TAKEAWAY 2: Give the money a job before you give it a product.

TAKEAWAY 3: Small faithful steps get stronger when they get more time.

STICKY LINE: Give the money a job before you give it a product.

ONE ACT: Pick one money job, NOW, SOON, or LATER, and automate one amount toward it this week. If the transfer must wait until payday, schedule it or write the amount and date now.

Recurring APPLICATION TURN: So what does that change on Monday morning?

MONDAY TEST 1: If an unexpected bill showed up this week, what would I have to disturb to pay it?

MONDAY TEST 2: Before I move money, can I name when I expect to need it: NOW, SOON, or LATER?

MONDAY TEST 3: Am I delaying a small faithful start because I am waiting until I can do something impressive?

0. CHARTER AMENDMENT A1: COURSE COMPRESSION AND PARKED-SCRIPTURE RECOVERY

The original course map placed eighteen book chapters across a longer live sequence. The live calendar and field evidence now require a tighter remaining course. Session 5 intentionally combines Chapters 5 and 6 because both answer one coherent stewardship question: **what job does this money have, and how does time change what faithfulness requires?**

This is not a silent compression. The current candidate course placement is:

- Session 5: Chapters 5 + 6
- Session 6: Chapter 7
- Session 7: Chapters 8 + 9
- Session 8: Chapter 10
- Session 9: Chapter 11
- Session 10: Chapter 12
- Session 11: Chapter 13
- Session 12: Chapters 14 + 15
- Session 13: Chapters 16 + 17
- Session 14: Chapter 18 + Epilogue

This map remains subject to field evidence. Compression may combine chapters, but it may not silently discard a governing principle, Scripture commitment, book correction, or application.

Parked-Scripture ledger

Session 4 deliberately parked Proverbs 13:11 and Proverbs 28:20 when Romans 12:2 became the primary text for *The Mall Experiment*. Session 5 now recovers both intentionally:

- **Proverbs 13:11** is a supporting witness for little-by-little accumulation. This is a **callback seed**, not its final treatment. Session 8 retains the fuller patience/consistency use.
- **Proverbs 28:20** is a brief warning against hurrying to be rich. It does not become a fourth takeaway or a competing center.

1. EVIDENCE DESK BEFORE DRAFTING

Book authentication

Chapter 5 begins on rendered PDF page 79 / printed page 73. Chapter 6 begins on rendered PDF page 91 / printed page 85. The following facts were checked against rendered page images, not trusted solely from the PDF text layer.

Chapter 5 verified teaching material

- Dolores says she has about **\$8,000** saved in cash after decades of cleaning houses.
- The chapter contrasts cash at home with insured deposit accounts, purchasing-power loss, automation, emergency reserves, and compound growth.
- The book correctly distinguishes FDIC insurance for insured bank deposits from NCUA share insurance for federally insured credit-union deposits in broad concept.
- The chapter gives dated example rates and a categorical “choose credit unions over big banks” conclusion. Those are **not** carried forward as timeless teaching claims.
- The chapter closes with the value of consistent small saving and automatic transfers.

Chapter 6 verified teaching material

- The chapter uses fictional older adults and students to illustrate the effect of time, regular contributions, interruption, and planning.
- Marilyn's title-story figure of **\$437,000** depends on contributions that increased over decades. The book does not provide a complete contribution history, so the exact result cannot be independently reconstructed from the text.
- The book gives a **\$1,000 at birth, 10% for 65 years ≈ \$490,000** illustration. That arithmetic is approximately consistent with annual compounding, but 10% is an assumed return, not a guarantee.
- The book gives a teacher example described as **\$333 per month from age 22 to 65 at 10% = \$2.367 million**. The printed result is consistent with treating roughly \$3,996 as an annual end-of-year contribution compounded annually. If \$333 is actually contributed monthly and compounded monthly at 10%, the result is materially higher, about \$2.85 million. The lesson therefore does not repeat the printed total as a universal calculation.

Book correction we should teach, not conceal

Chapter 5 math check

The book says \$8,000 earning 2% for 30 years would become “about \$12,000.” Under straightforward annual compounding:

$$\$8,000 \times 1.02^{30} \approx \mathbf{\$14,491}.$$

The larger teaching point remains valid: cash earning zero loses purchasing power to inflation, while interest-bearing savings can offset some of that erosion. But the stated 30-year example should not be repeated as printed.

Chapter 6 assumption check

The lesson should explicitly say something like:

“The principle in the chapter is important. The exact answer depends on the assumptions. Contribution timing, compounding frequency, return, fees, taxes, and whether the return is actually earned all matter. We are going to check the numbers instead of worshipping the headline.”

This is consistent with Entrusted's public-correction standard: **numbers are the boss**.

Current financial evidence, checked for this build

- FDIC standard deposit insurance remains **\$250,000 per depositor, per insured bank, for each account ownership category**. Deposit products such as checking, savings, money market deposit accounts, and CDs can be covered when held at an FDIC-insured bank. Investment products are not FDIC-insured.
- NCUA's Share Insurance Fund similarly protects qualifying share deposits at federally insured credit unions, generally up to **\$250,000** within the applicable ownership category rules. Investment products sold through a credit union are not NCUA-insured.
- Therefore, Entrusted should **not** teach that credit unions are automatically safer than banks. The right comparison is insured status, rate, fees, access, service, product terms, and what job the money must do.
- Investor.gov provides a compound-interest calculator and currently teaches that starting earlier gives compounding more time. Its examples are educational assumptions, not forecasts. All investments carry risk.

Evidence sources: FDIC, NCUA, Investor.gov. See source registry below.

2. SCRIPTURE CONTEXT DESK

FRAME: Matthew 25:14-30

Text job: The master entrusts property to servants and later holds them accountable.

Legitimate application: What we possess is held under accountability. Entrusted resources are not ultimate possessions.

Spoken limit: This is not Jesus commanding stock-market investing, and it is not a prize for the highest return. The kingdom/accountability point is bigger than finance.

Read/summarize direction: Do not read all seventeen verses aloud in this lesson. Display the whole referenced range in the approved drawer. Bobby summarizes the parable's entrusted-property/accountability movement and may read a short approved excerpt if desired. No timed Scripture reading is required.

TAKEAWAY 1: Proverbs 21:20

Text job: Wisdom describes valuable resources remaining in the wise household rather than everything being consumed.

Application move: The proverb describes the wise household; Entrusted draws a practical direction from that description: retaining some margin can be wise.

Spoken dignity guard: Wisdom praises a reserve. It does not say the person with no reserve is a fool. Some households are consuming everything because there is nothing left.

What it does NOT prove:

- that every faithful Christian will be able to save large amounts;
- that poverty means foolishness;
- a specific emergency-fund number;
- that accumulating money is the final goal.

WITNESS: Genesis 41:33-36

Text job: Joseph organizes national storage during years of abundance because a divinely disclosed famine is coming.

Legitimate application: Preparedness and setting resources aside before crisis can be wise.

Limit: This is a unique national plan based on revelation. It does not supply a universal percentage or emergency-fund formula.

Read/summarize direction: Summarize the national-storehouse action. Do not turn Joseph's percentage into a modern savings rule.

TAKEAWAY 3 WITNESS: Proverbs 13:11

Text job: Contrasts quickly gained wealth with patient accumulation little by little.

Legitimate application: Consistency, patience, and small repeated actions matter.

Limit: It is wisdom, not a guaranteed compound-return promise.

Repeat-use declaration: Session 5 uses this as a witness/callback seed. Session 8 owns the fuller treatment.

RECOVERED WARNING: Proverbs 28:20

Text job: Warns against hurrying to become rich.

Legitimate application: Starting small and faithfully is different from chasing fast wealth.

Limit: This remains a witness, not a new framework.

GOVERNOR: Luke 12:13-21

Text job: The rich fool builds larger barns, speaks only to himself about his goods, and is not rich toward God.

Why it belongs: It prevents wise reserves from quietly becoming "the bigger the pile, the more faithful the person."

Limit: Jesus is not condemning barns, saving, or retirement planning as such. He condemns self-centered security detached from God.

Read/summarize direction: Display the whole referenced range in the approved drawer. Summarize the scene and read only the approved key excerpt if desired.

GOVERNOR: 1 Timothy 6:17-19

Text job: Christians who are rich are warned against arrogance and hope in uncertain riches, then told to do good, be generous, and share.

Why it belongs: Scripture neither worships money nor pretends possessing money is itself the sin. The question is hope, posture, and use.

Read/summarize direction: The whole range may be read because it is short enough to serve the close without breaking the route.

3. DECLARED CANDIDATE MODEL

Every card below declares its source candidates. The AAR is generated from these declarations. No downstream deck may author a second list of takeaways, discoveries, Monday Tests, polls, quiet prompts, or one acts.

Singleton tags must resolve to exactly one canonical value before freeze:

- [MAIN POINT]
- [STICKY LINE]
- [ONE ACT]
- [QUIET PROMPT]

Repeated families are numbered:

- [TAKEAWAY 1..3]
- [MONDAY TEST 1..3]
- [POLL 1]
- [UNDERSTANDING GATE 1]
- [APPLICATION TURN 1..3]

4. THREE-TAKEAWAY TEACHING ARC

CARD GM-S05-01 | COVER | SHARED | 0:30 | cumulative 0:30

Student surface

ENTRUSTED

Session 5

Safe Money Needs a Job

Chapters 5 + 6

Visual direction: warm October image, not corporate. A real kitchen-table or home scene with a small amount of cash, a labeled envelope or jar, and a phone/bank app nearby. No staged luxury imagery.

Teacher cue: READY. Timing begins on the first successful navigation away from the cover under Timing Cockpit v1.2.

Preflight/reset rule: A visible teacher-only RESET control must be available before teaching. If Bobby advances off the cover during preflight, RESET returns the deck to cover/READY and clears the accidental run before class. No unfinished preflight run may silently contaminate the live class clock.

DECLARED CANDIDATES

- none

CARD GM-S05-02 | RE-ENTRY QUESTION | SHARED | 1:30 | cumulative 2:00

Student surface

What does "safe" mean?

Safe from theft?

Safe from a bank failure?

Safe from needing it tomorrow?

Safe from losing purchasing power?

Safe from a market drop?

Teacher spoken spine:

"We use the word safe as if it means one thing. It does not. Safe from what? And safe for what? Those are different questions."

"Tonight I want to give every dollar a job before we start arguing about the product."

DECLARED CANDIDATES

- [STICKY LINE] Give the money a job before you give it a product.

CARD GM-S05-03 | DISCOVERY POLL | SHARED | 3:00 | cumulative 5:00

POLL 1: Which is the safest place for \$1,000?

A. Cash hidden at home

B. An insured savings account

C. A diversified long-term investment

D. It depends on what the \$1,000 is for

Teacher direction: Do not reveal immediately. Let the room defend answers.

Reveal: D. The job comes first.

Teacher explanation:

- Cash at home avoids institutional failure but introduces theft, fire, loss, and purchasing-power risk.

- Insured savings is designed for liquidity and principal protection within applicable insurance rules, but still faces inflation risk.
- Long-term investments may offer growth potential but can lose value and are inappropriate for money that must be available on demand.

No product recommendation is made from the stage.

DECLARED CANDIDATES

- [POLL 1] Which is the safest place for \$1,000?

CARD GM-S05-04 | MATTHEW 25 FRAME | SHARED | 2:30 | cumulative 7:30

Student surface

Entrusted means accountable.

Matthew 25:14-30

Expandable approved Scripture drawer with the whole referenced range.

Student-visible context line: This parable is not Jesus commanding a stock-market investment or promising that the highest return equals the greatest faithfulness.

Teacher spoken spine:

"This parable is bigger than investing. I do not want to make Jesus say 'buy stocks.'"

"The servants are handling something that belongs to the master, and there is accountability for what they do with what was entrusted."

"The fearful servant's problem is not that he failed to beat an index. The parable is about faithfulness under the master's authority."

"That is the word over this whole class: Entrusted."

Teacher Scripture direction: Summarize the parable's entrusted-property/accountability movement. Do not read all seventeen verses aloud.

DECLARED CANDIDATES

- [MAIN POINT] God does not entrust money to us merely to hide it, spend it, or worship it. Wise stewardship gives resources a purpose, keeps appropriate reserves, and lets long-term money have the time its job requires.

TAKEAWAY 1

CARD GM-S05-05 | PROVERBS 21:20 | SHARED | 2:30 | cumulative 10:00

Student surface

Wise stewards keep something in reserve.

Proverbs 21:20

Expandable approved Scripture drawer with the full referenced verse.

Teacher spoken spine:

"The proverb describes something it sees in a wise household: not everything has been consumed."

"We are drawing a practice from that description. Keeping some margin can be wise."

"But hear me carefully. Wisdom praises a reserve. It does not say the person with no reserve is a fool. Some households are consuming everything because there is nothing left."

Residual sentence: A reserve is room to respond.

DECLARED CANDIDATES

- [TAKEAWAY 1] Wise stewards keep something in reserve.

CARD GM-S05-06 | JOSEPH STORED BEFORE THE FAMINE | SHARED | 1:45 | cumulative 11:45

Student surface

Preparation is not panic.

Genesis 41:33-36

Expandable Scripture drawer with the whole referenced range.

Teacher spoken spine:

"Joseph knew a famine was coming because God revealed it. We do not know next year that way."

"But abundance was not treated as permission to consume everything. Some of today was set aside because tomorrow would need it."

"Preparation is not the opposite of faith. Sometimes preparation is one way faithfulness looks."

Teacher Scripture direction: Summarize the storehouse action. Do not teach Joseph's percentage as a modern emergency-fund rule.

DECLARED CANDIDATES

- none

CARD GM-S05-MON-01 | MONDAY TEST 1 | SHARED | 0:30 | cumulative 12:15

APPLICATION TURN 1: So what does that change on Monday morning?

MONDAY TEST 1: If an unexpected bill showed up this week, what would I have to disturb to pay it?

Teacher pauses long enough for the question to land. No shame language.

DECLARED CANDIDATES

- [APPLICATION TURN 1] So what does that change on Monday morning?
- [MONDAY TEST 1] If an unexpected bill showed up this week, what would I have to disturb to pay it?

TAKEAWAY 2

**CARD GM-S05-07 | DOLORES AND THE MATTRESS | SHARED | 3:00 |
cumulative 15:15**

Student surface

\$8,000 under a mattress

Protected from some things. Exposed to others.

Book-story label: IN THE BOOK

Teacher spoken spine:

"In Chapter 5, Dolores has about \$8,000 she has saved over many years. She believes the safest place is cash at home."

"She is protecting against one fear, but that choice creates other risks."

"The chapter's big insight survives our math correction: safety is not one-dimensional."

Book-number correction, spoken plainly:

"The chapter gives one 2% example that I would calculate differently. If \$8,000 truly earned 2% for 30 years with annual compounding, it would be about \$14,500, not about \$12,000. The principle matters, and the assumptions matter. In this class, if the numbers and the headline disagree, we check the number."

Teacher note: This is the only Chapter 5 errata beat.

DECLARED CANDIDATES

- none

**CARD GM-S05-08 | WHAT INSURANCE ACTUALLY DOES | SHARED | 1:00 |
cumulative 16:15**

Student surface

Insurance solves one specific risk.

Teacher spoken spine:

"The book favors credit unions. Credit unions can be excellent. Banks can be excellent. Entrusted is not teaching a logo."

"FDIC or NCUA insurance protects qualifying deposits against institutional failure within the applicable limits. It does not protect purchasing power, stop us from spending the money, or insure a market investment."

"Check insured status, rate, fees, access, and service. Then ask whether the account fits the job."

DECLARED CANDIDATES

- none

CARD GM-S05-09 | NOW / SOON / LATER | SHARED | 3:30 | cumulative 19:45

Student surface

Give the money a job before you give it a product.

NOW

Money you may need without warning.

SOON

Money tied to a known nearer-term purpose.

LATER

Money with enough time to tolerate uncertainty in pursuit of growth.

Teacher spoken spine:

"This is not a list of products. It is a list of jobs."

"A dollar that may have to repair the transmission Friday should not be judged by the same standard as a dollar meant for retirement decades from now."

"Job first. Product second."

Important: Do not give personalized investment recommendations.

DECLARED CANDIDATES

- [TAKEAWAY 2] Give the money a job before you give it a product.

CARD GM-S05-GATE-01 | UNDERSTANDING GATE | SHARED | 1:30 | cumulative 21:15

Student surface

Quick check

You need \$1,000 for a car repair in six weeks.

Which job is that?

NOW

SOON

LATER

Gate answer: SOON.

Gate closes when: the room can identify the job from the time horizon.

If the room misses it: Return to the definitions, not to products. Ask, "When will the money be needed?" Then let the room answer again.

Teacher payoff after the gate closes:

"Now notice what happened. We did not ask which account sounds impressive. We asked when the money has to work."

"Over a short horizon, the point is not to chase the highest possible return. The horizon decides what risks the money can afford to take."

DECLARED CANDIDATES

- [UNDERSTANDING GATE 1] You need \$1,000 for a car repair in six weeks. Which job is that?

CARD GM-S05-MON-02 | MONDAY TEST 2 | SHARED | 0:30 | cumulative 21:45

APPLICATION TURN 2: So what does that change on Monday morning?

MONDAY TEST 2: Before I move money, can I name when I expect to need it: NOW, SOON, or LATER?

DECLARED CANDIDATES

- [APPLICATION TURN 2] So what does that change on Monday morning?
- [MONDAY TEST 2] Before I move money, can I name when I expect to need it: NOW, SOON, or LATER?

TAKEAWAY 3

CARD GM-S05-10 | PROVERBS 13:11 | SHARED | 2:15 | cumulative 24:00

Student surface

Small faithful steps get stronger when they get more time.

Proverbs 13:11

Expandable approved Scripture drawer with the full referenced verse.

Teacher spoken spine:

"Scripture is not promising a market return here. Proverbs is teaching a pattern: little by little matters."

"That is exactly why consistency is powerful. A small step repeated has something a giant someday-plan does not have: a start date."

Approved spoken line: You can add money later. You cannot add yesterday.

Callback declaration: Session 5 uses Proverbs 13:11 as a witness. Session 8 retains the fuller treatment.

DECLARED CANDIDATES

- [TAKEAWAY 3] Small faithful steps get stronger when they get more time.

CARD GM-S05-11 | COMPOUNDING WITHOUT THE HYPE | SHARED | 3:00 | cumulative 27:00

Student surface

Time changes the math.

Use one simple worked illustration with every assumption labeled. Do not present a hypothetical return as an expected result.

Teacher spoken spine:

"Compound growth is real. Guaranteed compound growth at whatever rate somebody types into a calculator is not."

"The calculator does not know the future. It shows what happens if the assumptions happen."

"The book has a \$333-per-month example with a \$2.367 million result at 10%. That printed result lines up with treating the contributions roughly as annual deposits. True monthly contributions under the same stated rate produce a different number."

"Same principle. Different timing assumption. That is why we show our work."

Teacher note: Do not turn this into a second errata lesson. The assumption sentence is the teaching point.

DECLARED CANDIDATES

- none

CARD GM-S05-12 | HURRYING TO BE RICH | SHARED | 0:45 | cumulative 27:45

Student surface

Proverbs 28:20

Teacher spoken spine:

"Starting early is not the same thing as hurrying to get rich. Scripture has room for patient accumulation and a warning for the person chasing fast wealth."

DECLARED CANDIDATES

- none

CARD GM-S05-MON-03 | MONDAY TEST 3 | SHARED | 0:30 | cumulative 28:15

APPLICATION TURN 3: So what does that change on Monday morning?

MONDAY TEST 3: Am I delaying a small faithful start because I am waiting until I can do something impressive?

DECLARED CANDIDATES

- [APPLICATION TURN 3] So what does that change on Monday morning?
- [MONDAY TEST 3] Am I delaying a small faithful start because I am waiting until I can do something impressive?

CARD GM-S05-13 | THE GOVERNOR | SHARED | 3:00 | cumulative 31:15

Student surface

A bigger pile is not the finish line.

Luke 12:13-21

1 Timothy 6:17-19

Both references use expandable Scripture drawers with the whole discussed ranges.

Teacher spoken spine:

"Scripture can praise reserves and still warn the person with bigger barns."

"Scripture can tell wealthy believers what to do with wealth without telling them that having wealth makes them holy."

"So the goal tonight is not 'get the biggest number.' The goal is faithfulness: prepared enough to respond, patient enough to let long-term money be long-term, and openhanded enough that money never becomes our hope."

Teacher Scripture direction: Summarize Luke 12 rather than reading all nine verses. The 1 Timothy range may be read in full if desired.

DECLARED CANDIDATES

- none

CARD GM-S05-QUIET-01 | PRIVATE DECISION | SHARED | 1:00 | cumulative 32:15

Student surface

Pick one money job.

NOW

SOON

LATER

What is one amount you could move automatically toward that job?

QUIET PROMPT: You do not have to show anybody. Pick one real job and one real amount.

Teacher behavior: Deliberately press START QUIET. Run exactly 30 seconds. Teacher surface shows countdown and COMPLETE. Student surface shows no countdown and remains visually quiet.

DECLARED CANDIDATES

- [QUIET PROMPT] You do not have to show anybody. Pick one real job and one real amount.

CARD GM-S05-14 | THREE TAKEAWAYS | SHARED | 2:15 | cumulative 34:30

Student surface

Three things to carry home

Reveal after retrieval if practical:

1. **Wise stewards keep something in reserve.**
2. **Give the money a job before you give it a product.**
3. **Small faithful steps get stronger when they get more time.**

Teacher retrieval beat: Ask the room for all three before revealing. This is the closing retrieval, not the only Understanding Gate.

DECLARED CANDIDATES

- none

CARD GM-S05-15 | ONE ACT | SHARED | 1:30 | cumulative 36:00

Student surface

One act

Pick one money job, NOW, SOON, or LATER, and automate one amount toward it this week.

If the transfer must wait until payday, schedule it or write the amount and date now.

Teacher close:

"Not ten changes. One."

"Give one piece of what God has entrusted to you a clear job, then make the faithful thing easier to repeat."

DECLARED CANDIDATES

- [ONE ACT] Pick one money job, NOW, SOON, or LATER, and automate one amount toward it this week. If the transfer must wait until payday, schedule it or write the amount and date now.

CARD GM-S05-16 | CHRISTWARD CLOSE | SHARED | 2:00 | cumulative 38:00

Student surface

Faithfulness is the destination.

Freedom can be a fruit of it.

A bigger pile is not the finish line.

Teacher spoken spine:

"We are not trying to make money our master by getting better at money."

"We are learning to handle what God has put in our hands without hiding it, wasting it, worshiping it, or putting our hope in it."

"Faithfulness is the destination. Freedom can be a fruit of it."

DECLARED CANDIDATES

- none

CARD GM-S05-AAR | AFTER CLASS | TEACHER_ONLY | outside teaching timer

Entering AAR freezes the teaching clock immediately and records Started, Finished, Total teaching time, planned core, final signed gap, and status.

The AAR interface is generated from the DECLARED CANDIDATES above plus these fixed field-test questions. It is not a separately authored list of lesson elements.

Generated candidate checklist:

- MAIN POINT
- TAKEAWAY 1
- TAKEAWAY 2
- TAKEAWAY 3
- STICKY LINE
- POLL 1
- UNDERSTANDING GATE 1

- MONDAY TEST 1
- MONDAY TEST 2
- MONDAY TEST 3
- QUIET PROMPT
- ONE ACT

Fixed field-test questions:

- Which declared element landed strongest?
- Which declared element created confusion?
- Did the room recall all three takeaways?
- Did "safe from what / safe for what" create useful discussion?
- Did the six-week car-repair gate close cleanly?
- Did the Chapter 5 correction build trust or distract?
- Did the Chapter 6 assumption sentence clarify without becoming an errata session?
- Did Matthew 25 remain an accountability frame rather than an investing proof-text?
- Did the dignity guard on Proverbs 21:20 land?
- Did the 30-second quiet protect reflection without becoming something to monitor?
- What should be cut, moved, or clarified before reuse?

Privacy: No names, account balances, medical details, or pastoral notes.

5. TIMING ROUTE

ID	Segment	Budget	Cumulative
---	---	---	---
GM-S05-01	Cover	0:30	0:30
GM-S05-02	What does safe mean?	1:30	2:00
GM-S05-03	Discovery poll	3:00	5:00
GM-S05-04	Matthew 25 frame	2:30	7:30
GM-S05-05	Proverbs 21:20	2:30	10:00
GM-S05-06	Joseph stored before famine	1:45	11:45
GM-S05-MON-01	Monday Test 1	0:30	12:15
GM-S05-07	Dolores and the mattress	3:00	15:15
GM-S05-08	Insurance solves one risk	1:00	16:15
GM-S05-09	NOW / SOON / LATER	3:30	19:45
GM-S05-GATE-01	Six-week car-repair gate	1:30	21:15
GM-S05-MON-02	Monday Test 2	0:30	21:45
GM-S05-10	Proverbs 13:11	2:15	24:00
GM-S05-11	Compounding without hype	3:00	27:00
GM-S05-12	Proverbs 28:20	0:45	27:45
GM-S05-MON-03	Monday Test 3	0:30	28:15

GM-S05-13	Wealth governor	3:00	31:15
GM-S05-QUIET-01	Private decision, including 0:30 quiet	1:00	32:15
GM-S05-14	Three-takeaway retrieval	2:15	34:30
GM-S05-15	ONE ACT	1:30	36:00
GM-S05-16	Christward close	2:00	38:00
GM-S05-AAR	After Class	outside timer	

Planned core: 38:00.

Room/buffer in a 45:00 window: 7:00.

Cut order if room discussion runs long:

1. Shorten Genesis 41 explanation, preserving its context limit.
2. Keep the insurance card to its three spoken sentences.
3. If timing needs another cut, remove the residual Proverbs 13:11 sentence, "You can add money later. You cannot add yesterday.", before cutting a takeaway, Monday Test, guardrail, or ONE ACT.

Never cut: Matthew 25's context limit, all three takeaways, all three Monday Tests, the Understanding Gate, the wealth governor, ONE ACT, or Scripture-context guardrails.

6. SESSION 4 FIELD-EVIDENCE STATUS

A completed Session 4 AAR with actual teaching duration, final signed gap, and the live verdict on the five-minute quiet countdown is **not present in the retrieved project evidence**. The pre-test instrument and intended questions are present, but the completed values are not.

Therefore Session 5 must not claim:

- that 39:30 was proven in the Session 4 room;
- that the five-minute quiet countdown helped;
- that the five-minute quiet countdown distracted;
- or any other Session 4 observation not actually recorded.

Session 5 uses the conservative, previously field-tested **30-second** deliberate quiet behavior and a **38:00** core. The Session 5 AAR must capture the actual results so future compression decisions are based on room evidence rather than inference.

7. TEACHER/STUDENT LIVE-SYNC CONTRACT

Session 5 is designed for synchronized teacher and student surfaces after freeze.

State classes

Every card must be declared exactly one of:

- SHARED: teacher navigation publishes this card as the current student card.
- TEACHER_ONLY: teacher may enter it without broadcasting private content. Student surface holds the last valid shared state or moves to the declared end state.

Teacher authority

- Teacher navigation is authoritative.
- NEXT to a SHARED card publishes that shared card.
- BACK to a prior SHARED card publishes the prior shared card.
- Teacher-only cues, controls, AAR, and diagnostics never appear on the student surface.
- Students do not independently advance the live lesson while live sync is active.

Canonical identity

Every synchronized teacher/student pair uses the same canonical card ID and derives all tagged text from the same frozen source object.

SYNC IDENTITY GATE: Matching IDs with different tagged wording is a deployment failure.

Late join and reload recovery

- A student joining after class begins lands on the current SHARED card.
- A student reload reconnects to the current SHARED card.
- A teacher reload restores the active live teaching state only under the approved Timing Cockpit v1.2 recovery rules.
- No stale preflight run may silently become the live run.

Preflight and RESET

- Cover opens in READY.
- First successful move away from cover starts timing and live publication.
- Teacher has a visible RESET before class.
- RESET clears the accidental/preflight run, returns to cover/READY, and publishes the cover or waiting state as defined at serialization.
- RESET is teacher-only and must not erase frozen source content.

QUIET

- Entering the SHARED quiet card moves students to the quiet prompt.
- START QUIET is teacher-only.
- Teacher sees the 30-second countdown.
- Students do not see the countdown.
- QUIET completion does not auto-advance either surface.

Poll

- Poll state is tied to the canonical shared poll card.
- Sync and poll transport should reuse the proven live-worker architecture rather than create a second communications path.
- Poll failure must degrade gracefully without blocking navigation.

AAR / end state

- Entering AAR freezes the teaching clock.
- AAR is TEACHER_ONLY and never broadcasts.
- Student surface moves to the approved Done/close state and can return to the Entrusted home/library.
- AAR contains no names or sensitive financial information.

Failure behavior

- Loss of sync must not stop the lesson.
- Teacher deck remains fully navigable.
- Student deck presents a clear reconnect state and returns to the current SHARED card when connection resumes.
- No network state may alter the frozen teaching content.

5. SEVEN ADVISORS REVIEW

Luke / SEE

The lesson begins with competing meanings of “safe,” then makes the decision visible through a \$1,000 poll and the NOW / SOON / LATER board. No invented biblical scene is added.

Rohn / REMEMBER

Residual lines:

1. A reserve is room to respond.
2. Give the money a job before you give it a product.
3. You can add money later. You cannot add yesterday.

Only the second line is tagged as the formal STICKY LINE so the lesson does not become slogan-heavy.

Stanley / DO

The act is one real automatic move tied to one named job, not a five-step financial makeover.

Twain / STORY

No Bobby personal story has been inserted. The book provides enough narrative. **No story earned a place in v0.1.** If Bobby later supplies a short true episode about learning to distinguish emergency money from long-term money, it must replace something rather than expand the lesson.

Franklin / DISCOVER

The FDIC/NCUA comparison earns a place because it corrects an overbroad book conclusion and makes “safe from what?” concrete. No decorative history is added.

Jesus / LOVE

The lesson explicitly protects people with little savings from shame, refuses to equate wealth with faithfulness, keeps generosity and hope in God visible, and treats preparation as service rather than self-worship.

Carson / DELIGHT

No forced comedy is scripted. Bobby may naturally callback his “make a liar out of Jesus” joke in a future poverty/generosity session, where Deuteronomy 15 supplies the needed context. It does not belong in this lesson merely because it is memorable.

6. EDITOR-IN-CHIEF SUBTRACTION PASS

Deliberately left out:

- current APY comparisons;
- “credit unions are better than banks” as a universal claim;
- the book’s \$25 account-opening claim;
- CD ladders as a separate framework;
- personalized investment allocations;
- a market-crash history lecture;
- detailed retirement-income withdrawal claims from the fictional assisted-living scene;
- any claim that staying invested through every downturn is universally correct regardless of time horizon or risk capacity;
- a second personal-finance tool beyond NOW / SOON / LATER;
- a Bobby story that has not been supplied and approved.

Every retained element serves one of the three takeaways.

7. INTERNAL VOICE QA

Status: PASSED FOR BUILD UNDER CURRENT WORKFLOW.

Bobby’s current workflow does not require a pre-build Spoken Gate or timed read. Voice is evaluated in the finished teaching surface. Any wording change after that review must be reconciled upstream into a new frozen source version before redeployment.

Approved spoken line for this build: “You can add money later. You cannot add yesterday.” If it feels unlike Bobby in the room, it is the first optional sentence to trim after class and before reuse.

The five preserved lines are:

1. Safe from what? Safe for what?
2. Give the money a job before you give it a product.
3. A reserve is room to respond.
4. The calculator does not know the future. It shows what happens if the assumptions happen.
5. A bigger pile is not the finish line.

8. REVIEW RECONCILIATION LEDGER

Accepted

- Add Charter Amendment A1 for the Chapter 5 + 6 combination and remaining-course compression.
- Record recovery of Proverbs 13:11 and Proverbs 28:20 from the Session 4 parked-verse ledger.
- Restore DECLARED CANDIDATES and generate AAR elements from source tags.
- Require approved Scripture attribution/copyright treatment at serialization.
- Add read-or-summarize directions for long Scripture ranges.
- Convert the mid-lesson gate into actual retrieval after NOW / SOON / LATER.
- Name the descriptive-to-practical application move in Proverbs 21:20 and add the spoken dignity guard.
- Reduce insurance mechanics to the decision-relevant correction.
- Reduce the Chapter 6 correction to the assumption lesson.
- Make the 30-second QUIET behavior explicit in the timing route.
- Keep Monday Test 3 distinct from ONE ACT.
- Let scheduling/writing the transfer amount and date satisfy the same ONE ACT when payday must come first.
- Declare Proverbs 13:11 as a Session 5 witness/callback seed, with Session 8 retaining fuller treatment.
- Use plain hyphens in verse ranges and Bobby-facing copy.

Modified

- Matthew 25 is not attached to reserves or compounding. It is moved above all three takeaways as the stewardship/accountability frame.
- The Understanding Gate asks only the clean retrieval question: "Which job is that?" The teacher supplies the horizon/risk payoff after the gate closes.
- Proverbs 28:20 is recovered as a brief witness, not a fourth takeaway.

Rejected

- **Restore a manual class START button:** rejected. Timing Cockpit v1.2 intentionally uses READY on cover and starts timing on the first successful move away. The needed safeguard is teacher-only RESET for preflight, not restoration of the older manual-start lifecycle.
- **Treat Matthew 25 as support for keeping reserves:** rejected because it would turn the parable into a proof-text for a particular financial behavior.
- **Automatically cut "You can add money later. You cannot add yesterday.":** rejected for this build. The line is retained for finished-surface evaluation and is the first optional trim if it does not sound like Bobby live.
- **Add more stories, verses, or a Joseph-derived percentage:** rejected. They would increase load without strengthening the three-takeaway spine.

9. SERIALIZATION GATE

This source is FROZEN under Bobby's current no-pre-build-Spoken-Gate workflow. The finished teaching surface is the voice review surface. Any wording change after review requires a new frozen source version before downstream rebuild or redeployment.

Serialization requirements:

- serialize teacher and student from this one source;
- use the SHARED / TEACHER_ONLY declarations above;

- shared tagged lines must match exactly;
- Monday Tests are first-class cards on both surfaces;
- every discussed outside Scripture appears on the same card in a whole-range expandable drawer;
- if ESV is used, include the approved Crossway attribution/copyright notice required by the prior Entrusted Scripture-card standard;
- purposeful visuals are tap-to-enlarge with caption/provenance preserved;
- teacher surface uses Timing Cockpit v1.2: READY on cover, auto-start on first successful move, visible RESET, ± 90 -second band, elapsed/target/signed gap/status visible, AAR freezes timing;
- QUIET uses its own deliberate Start and teacher-only 30-second countdown;
- student and teacher surfaces use live sync under Section 7;
- AAR is last;
- mobile safe-area and fixed-navigation clearance are tested;
- behavioral QA must pass, including late join, reload, BACK sync, RESET/preflight, sync loss/reconnect, poll fallback, QUIET privacy, AAR privacy, and Done return;
- cross-surface tagged-line identity must pass;
- no em dash appears in Bobby-facing or student-facing copy.

9. SOURCE REGISTRY

Book

Dr. Bobby Gaines, *The Graduate Millionaire*, Chapters 5 and 6. Authenticated from rendered page images in the user's Library copy, not trusted solely from extracted PDF text.

Scripture

References are mapped from the canonical passages and should use the class's approved Bible translation and attribution during serialization. Full Scripture text is intentionally not reproduced in this frozen manuscript. Serialization must provide the approved whole-range Scripture access on the same card, with translation and attribution handled according to the Entrusted Scripture-card standard.

Financial evidence

- Federal Deposit Insurance Corporation, Deposit Insurance at a Glance: FDIC Deposit Insurance resources (official source; URL resolved during evidence verification)
- National Credit Union Administration, Share Insurance Coverage: NCUA Share Insurance Coverage (official source; URL resolved during evidence verification)
- U.S. Securities and Exchange Commission, Investor.gov Compound Interest Calculator: Investor.gov Compound Interest Calculator (official source; URL resolved during evidence verification)
- Investor.gov, Introduction to Investing: Investor.gov Introduction to Investing (official source; URL resolved during evidence verification)