



# Freedom 5:one Ministries

[www.freedom5one.com](http://www.freedom5one.com)

## From Coaching to Classrooms: Expanding Our Reach

by Tim Howington, International Director

The Lord is rapidly expanding our opportunities to serve new families and reach more communities.

This year alone, we've stepped into **70+ education opportunities** across Northwest Arkansas and the world. Even as we write this, Coach Becky is headed to Mexico City to serve missionaries in a training program, and a Springdale nonprofit has just reached out for a financial literacy class for the working poor. These are God-given opportunities, and they're growing every week.

We've seen a **500% increase** in educational impact over the last two years, and the year isn't even finished. More classes and more invitations are still ahead.

### Education: A Powerful Way To Serve

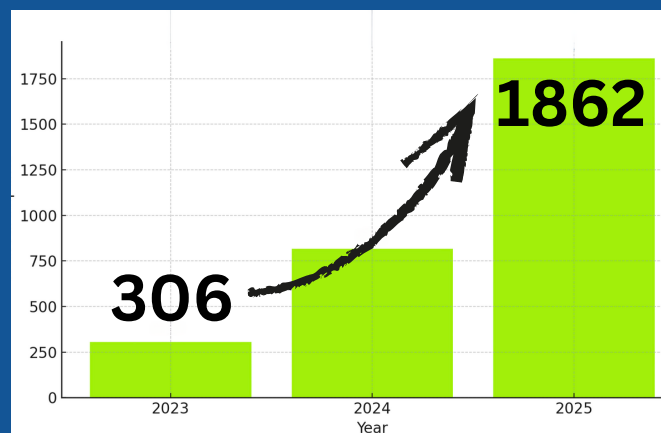
The 5Keys Community Team continues to teach foundational financial skills to workforce teams, community nonprofits, and Spanish-speaking families. Our church-focused Biblical Financial Stewardship initiatives are reaching more Christian families than ever, while pastors and missionaries internationally are being equipped with the same tools and training.

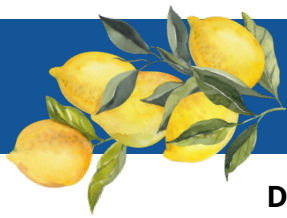
### Coaching & Resources

Alongside education, our coaching ministry walks with individuals and couples—helping them build confidence, strengthen their spending plans, and apply financial wisdom step by step.

Our growing library of videos, studies, and practical tools continues to support families long after the class or coaching session ends, extending the mission far beyond the classroom.

### Our Financial Education Impact Has Increased by More Than 500% In 2 Years.





## Multiply Your Lemons by Chris Haas, Executive Director



**Do you feel squeezed? If so, you are in the majority.**

I recently shared with a husband how his response to financial stress is like attempting to squeeze every last drop of juice out of a lemon with his family's finances. He's feeling so tight he is passing on his emotional pressure and negatively affecting the atmosphere of his home. I've certainly done this with my family as well.

So what's the problem? Life is expensive, and our income may not be enough. I'm amazed at the increased cost of groceries, a house, utilities, cars, etc. making it hard for a normal family to give, save, and afford the basics. The Folgers coffee we buy has doubled from \$9.99 to \$20.24 at my grocery store in six years. We have a large family (5 kids), and it is more expensive every year. If you have kids at home, you don't want to guess what it now costs to send a child to college in 2025. It's Staggering!

We are embracing Habit #1 this year at Freedom 5:one: "Generate Enough Income for your Family to Thrive". We are doing this in our coaching and education with clients, and with our staff team. We've coached it indirectly with clients, but it has risen to the top of the list of the habits of a Generous Steward.

We define a Generous Steward as Christ-Centered; Generous; and Well-Managed. It's extremely difficult to be well-managed when you don't have enough income. If someone can't pay their bills on time, they may not be irresponsible, it might just be they need to produce more income

If you are not generating enough income to thrive ask yourself, "what can I/we do differently this year?"

Like me, your 2026 Vision may be to pray and work hard on Habit #1 of a Generous Steward to find creative ways to Generate Enough Income for your Family to Thrive! If you want another set of eyes on your situation, come meet with one of our coaches at Freedom 5:one. We have years of experience and creative ideas to generate income and maximize your Spending Plan. I also encourage you to read our new resource, "7 Habits of a Generous Steward". In it you'll find 7 habits for the real world that are life-changing! ([www.Freedom5one.com/resources](http://www.Freedom5one.com/resources)).



## Empowering Our Hispanic Community

by Becky Aguirre, Director of Hispanic Engagement

I recently had the opportunity to teach a financial workshop for Alcance, a nonprofit organization serving the Spanish-speaking community through adult education and GED training. It was a great opportunity to serve our local Hispanic community and share practical tools for everyday financial decisions. Thirty-three people attended the class, which covered topics like budgeting, how credit works,

debt management, savings, and an introduction to investing. Alcance also offers other valuable classes such as English and computer skills, helping equip adults with tools for greater confidence and opportunity. We look forward to partnering with Alcance again in the future to continue offering financial classes and resources to the community.

## From Belief to Practice: Stewardship in Everyday Life

By T.R. Laughlin | Certified Stewardship Coach

I recently had the privilege of leading two groups through the new **The Generous Steward Workbook: From Belief to Practice**. This new study weaves together more than 75 scriptures around three key themes—being God-centered, generous, and well-managed—to help people live out God’s financial principles in everyday life.



### Young Adults in Rogers

I met with eight young men (ages 18–26) gathered in an apartment small group in Rogers. Together we explored how God’s Word brings peace and purpose in seasons of financial uncertainty and major life transitions. They were deeply engaged—already thinking about careers, independence, and future goals. What an incredible impact these young men can have!

### Radiant Life Church in Bentonville

At Radiant Life Church, 15 participants ages 18–75 joined the same study. The mix of generations sparked rich conversations as older believers shared wisdom and younger ones asked practical questions about budgeting, giving, and living with purpose.

### A Resource for Every Generation

The Generous Steward Workbook is more than a Bible study—it’s a guide to aligning your finances with God’s heart. Whether in a church or an apartment living room, the message is the same: everything belongs to God, and we’re called to manage it well.

**We’re taking The Generous Steward Workbook on a small group tour! If you’d like us to visit your group, reach out—we’d love to join you.**

## Unleash Your Inner Coach!

by Ed Phillips, Director of NWA Extra Mile

Think back to the coaches, mentors, and role models who have inspired and encouraged you throughout your life. The wonderful news is that you can be that source of support for others! God has equipped you with unique gifts and skills to make a meaningful impact in the lives of those around you. Many of us are simply searching for the right opportunities to make a difference.

That’s where NWA Extra Mile comes in! We invite you to join us as a peer coach. An anonymous author once said, “Coaching turns financial confusion into financial confidence.” This is precisely what we aim to achieve, and we need passionate individuals like you to explore coaching with us.

Our mission is to assist the working poor and those on the brink of poverty in our community. Will you join us in this important work? To learn more, reach out to Freedom5one, the Director of NWA Extra Mile, [ed@freedom5one.com](mailto:ed@freedom5one.com) and schedule a coffee meeting to discuss how you can be a vessel for God’s work.



### DID YOU KNOW?

That 89% of people who have a mentor go on to become mentors themselves.

**FALL 2025**



# Freedom 5: One Ministries





Franklin Heating and Air



Centi Church Cave Springs



Young Professionals in Karuma  
Uganda



New Heights Church



Returning Home



Generous Steward  
en español  
El Mayordomo Generoso



The Alcance



Simmons Foods



New Heights  
Church



Mosaic Fellowship



Radiant Life Church



Young Adults  
Small Group



First time  
Homebuying Class



New Heights Church



Pastors' Conference -  
Kampala, Uganda



Pender Craft



Bold Creators  
- Uganda



Rise Physical Therapy



Pastors in Nairobi Kenya



House Church in Rogers

**YOUR**  
*Year End Giving*  
**MAKES A**  
**DIFFERENCE.**



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