

Christian Oriented Education, Inc.

One of the most dynamic, religious voluntary organizations on the financial forefront is Christian Oriented Education, Inc. This organization's founder and president is Mike Coe. His wife, Sue Marie, has not only been a loyal supporter but from day one has played a key role in helping turn Mike's idea into reality. The main purpose of C.O.E, Inc. is to help Christians understand God's plan for *true* financial freedom (Colossians 1:28). Mike uses Colossians 1:28 to support his purpose and define his mission; Colossians 1:28 says, "Whom we preach, warning every man, and teaching every man in all wisdom; that we may present every man perfect in Christ Jesus."

In 1987, Mike had accumulated debts totaling nearly \$700,000. Through a series of circumstances, Mike and Sue Marie began to seek God in the area of their finances. After several months, it became clear to them that God wanted them to get out of debt. They totally surrendered their entire financial lives to God and began their journey towards financial freedom. By learning and applying God's principles for financial freedom they were able to become totally debt free within 10 years. In 1996, as a result of their personal experience, Mike founded the non-profit teaching ministry, Christian Oriented Education, Inc. (C.O.E., Inc.).

Mike conducts financial seminars and teaches an on-going weekly class on personal finance in his local church. Mike and Sue Marie have been helping people understand the practical and Biblical principles involving money management through seminars, classes, and personal counseling since 1992. Mike also worked as a part-time

counselor and seminar instructor for Dave Ramsey (best selling financial author and syndicated talk show host of “The Dave Ramsey Show”) from 1993 to 1997.

C.O.E, Inc. is not really an organization that is trying to recruit members or sell products; it is an organization run by one man who is trying to reach out and minister to as many people as possible through the mediums of seminars, Sunday school classes, various speaking engagements and the internet. In a society that is financially crippled as a result of poor money management practices, this ministry offers hope. Anyone can benefit from the teachings and tools provided by Mike’s ministry by simply gaining a better understanding of personal finance. When the principles he teaches are applied and become a part of someone’s daily life, it is then possible to experience financial order. But in order to gain maximum benefit from what C.O.E., Inc. has to offer, you must believe in the Biblical teachings that state that God is the owner of everything and people are the managers. True financial freedom can only occur when a person understands this concept and voluntarily transfers ownership of everything in his life to God. The application of Biblical and practical principles will then allow a wise manager to live life skillfully and with success. Mike is also dedicated to training people how to teach his materials so that his ministry can be expanded at a more rapid rate. He provides materials and coaching to anyone that desires to facilitate or teach a money management class in their local church.

After studying the four stages in life-cycle development, which are incipient, efficient, formal, and disorganization, I would conclude that C.O.E., Inc. is currently in the efficient stage. The reason I think that C.O.E, Inc. is in the efficient stage is because there is a clear-cut statement of purpose and the organization’s communication and

interaction with the public has drastically increases within the last year. Recently, Mike developed an interactive web site in which people could go online and learn all about the ministry and its philosophy. There are also financial materials and products that can be downloaded for free and all of the material that he teaches in seminars can be found in a very organized and attractive layout. Since the creation of his website, Mike has found that his ministry has realized a global outreach; people as far away as Alaska, Hawaii, and England are emailing him and asking for assistance with their personal financial concerns.

I really feel that the four stages of life-cycle development do not entirely apply to C.O.E., Inc. Since it is a ministry that was started and primarily run by one man for the purpose of helping others with their financial matters, I believe that it will not reach the formal and disorganization stages. The only concern that applies to C.O.E., Inc. is its longevity. Will this organization still be around once it's founder has passed away? I certainly think that it will. I think that Mike's family members and the people who have been affected by Mike's ministry will assume the responsibility of the organization and maintain its longevity. The facilitators and teachers that implement Mike's program will continue to carry his message long after Mike has passed away.

Mike uses many biblical principles to support the financial instruction that he teaches in seminars and classes. A key statement of his ministry, "Teaching the practical applications of Biblical principles", clarifies the foundation of Mike's approach. Here are a few examples. Proverbs 22:26 says, "Be not thou one of them that strike hands, or of them that are sureties for debts." Proverbs 11:15 says, "He that is surety for a stranger shall smart for it: and he that hateth suretyship is sure." Proverbs 22:7 says, "The rich

ruleth over the poor, and the borrower is servant to the lender." When one is able to apply Bible verses to sound financial instruction, wisdom and hope are gained, and any financial burden, no matter how great or small, can be surmounted.

Overall, C.O.E., Inc. is an extremely effective and dynamic organization. With its solid purpose and visionary leader, C.O.E., Inc. will continue to gain depth as it reaches out across the globe leading people from different financial backgrounds to the same desired end; true financial freedom. This ministry teaches that the most important thing to remember is that a balanced life with God in the center offers the greatest potential for success and happiness. A key element of a balanced life is learning how to give back. The famous motivational speaker and author Zig Ziglar said, "When you help people get what they want in life, you will be successful." C.O.E., Inc. is one man's way of giving back. The message of this ministry is simple yet offers very valuable results for those who understand and apply it. I think that Mike will take this ministry to new and greater levels with each passing day as he reaches more people. God will bless this ministry and bless Mike for his great efforts.