



Press Release Kit

Your Guide To Building A Financially Successful Life

Keith Carter, RFC, MBA

#### "New Book and Speaker Reveal God's Plan for Christians Regardless of Economic Times"

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Book Title: Yes, I Can Set My House in Order!: Your guide to Building a Financially Successful Life

In his book, sermons, and workshops, Keith provides individuals and families with tips to achieving financial stability in these tough economic times through the Word of God.

Keith uses his 15+ years of experience as a financial consultant and ordained minister to provide families with a detailed Biblical outline to help them make sound financial decisions and reach their financial goals. Keith shares his personal stories of relying on his faith in God to help him overcome debt and build a strong foundation for the future of his family.

Each section of Keith's talks and book provide the elements individuals and families need to put their finances on solid ground, with God's Word as a foundation for building a stronger future. Keith offers insight into creating a vision for a sound financial future, developing a budget, avoiding the pitfalls of credit cards, purchasing a home and car, and birthing "money babies" to help individuals and families grow their financial future.

The title of Yes, I Can Set My House In Order! is based on Isaiah 38:1a, which reads from the King James Version as follows, "In those days was Hezekiah sick unto death. And Isaiah the prophet the son of Amoz came unto him, and said unto him, Thus saith the LORD, Set thine house in order."

The Word of God gives each person the financial steps to set their house in order. The first of many steps discussed in Keith's talks and book is to establish your God given vision.

#### **About Keith Carter**

In 2002 Keith started a financial services company, I AM THIRD Financial Services, LLC (God First, Family Second and everything else is Third). He was then hired by Midland Mortgage (owner of Mid First Bank) as an Internal Consultant to establish a personal finance program for their employees. Midland believed that teaching their employees about personal finance would improve the employee's productivity. It was at Midland that Keith developed the Yes, I Can Set My House In Order! talk and book. The program began as an eight week series of workshops which was highly regarded at Midland Mortgage. From Midland, Keith conducted the workshops at a number of different places, including Ocean Dental, Hartford Life, St. John Baptist Church in Oklahoma City, Oklahoma and New Beginnings Church in Shawnee, Oklahoma and Concord Baptist Church in Dallas, Texas.

In 2008, God opened the door for Keith to speak in front of 3,000 people. Keith finished the book in November of 2008 and released it at the Concord Missionary Baptist Church in Dallas, Texas on December 14, 2008. After revisions in January, 2009 Keith re-released the book in February, 2009.

God started me on the path for this book in high school when He ignited my desire to learn and be a part of finance. In high school, I never wanted to be the President, Vice-President or Secretary of an organization. I always wanted to be Treasurer. I wanted to understand how money works. When I went to college, there never was a doubt that I would get a degree in Finance. After college, I wanted to be in the Treasury department of the company that I was working for; however, God opened the door for me to join the Planning and Analysis department where I learned strategic planning, budgeting and financial analysis at the corporate and operational level. From there I worked on obtaining my Masters of Business Administration with an emphasis in Finance. After graduating with my MBA, I obtained an adjunct college professorship at Langston University teaching Corporate Finance. Later, I taught Personal Finance for 3 ½ years at Oklahoma State University in Oklahoma City.

#### **Book Review**

There's a saying that if you aim at nothing you'll hit it every time. Another says that to fail to plan, is to plan to fail. Keith Carter is convinced that it takes deliberate focus and effort to make things happen. In his book, Yes I Can, he presents a passionate plea for us to optimize our opportunities, and a plan to put our financial houses in order.

The U.S. economy took a significant downturn in 2008 with repercussions felt sharply around the world. People everywhere are struggling to find a sense of peace and financial security. Many have discovered what Keith Carter has long known, that,

Stress can literally suck the life from you.

Do your finances make you feel like you're sailing a ship without a rudder? If so, Carter says that you can choose to attain financial peace and success. He writes that, with proper planning and a course of action,

...your finances will never be the same again.

Yes I Can offers real life perspective. Keith got his wake up call in 1984. Finding himself suddenly on his own and unprepared, he came face to face with himself and made the necessary changes to move forward. He writes about recovering from losing his dream home. He's convinced that it's never too late for any of us to set a new goal and act on it. Drawing from wisdom in the Scriptures and spiritual strength, Carter shows us how to build our financial house on a rock solid foundation.

Yes I Can is short and to the point, and it's is not just theories and pep talk. It's a practical guide that emphasizes the importance of making a detailed assessment of our lives, establishing an itemized budget and to begin working on goals to achieve financial stability.

The process begins with forming a personal vision for our lives. "Don't worry that you may not have a vision for your life," he writes. "God...has a plan and a vision for you." The primary tool for achieving our vision of financial peace and success is an itemized budget. It shows us how to get out of debt, to plan in advance, to know where our money is going and how to maximize the power of our money. Step by step Keith guides us to our personal solution. Cash, credit cards, debts, investments, housing, education, recreation, retirement - like working a puzzle, Carter pulls together the pieces of personal finance and secures them with a solid foundation and workable structure.

In a society saturated with expectations of entitlement, Carter call us to stop, to take assessment of our lives, to formulate a plan and to start taking deliberate action to move from surviving to thriving.

Your vision will require work. Action is required...incorporate your vision into your present life...bring your vision into your future.

Life happens. There are plenty of surprises, difficulties, set-backs and sometimes even tragedies. If we don't take deliberate steps to shape our future, life will happen to us and perhaps take us where we don't want to go. Keith Carter calls on us all to seize the moment, to say Yes, I Can Put My House in Order. Believe it and act upon it, he says, and we'll find what it is to live and to realize our dreams.

"I appreciate reading your chapters. You have developed a straightforward, practical manuscript on a topic that's very timely, as financial health and stability are on many people's minds right now. Your background in financial planning gives you significant credibility as you write on this topic, and your candor and clarity will be well received. In particular, I appreciate the practicality of your chapter on budgeting and the directness of your chapter on credit You share unvarnished truths that many readers desperately need to hear."



Dear Pastors and Church Leaders,

Please, don't toss this letter aside till you read and consider it's contents. My good friend, Keith Carter, has written a book; a helpful, practical, biblical and needed book. As a Pastor and Hospital Chaplain, I am saturated with a diversity of materials which time allows me only to scan. However, I am deeply concerned about my people's economic stress which spills over into health issues.

Here is a simple, scriptural and solid presentation to help our church members get a hold on financial matters. These issues are spiritual also and though we, as Pastors, address them, someone who is by training a Financial Counselor, can do so much more. Keith is a Christian and practices what he preaches. He has spoken at our church, New Beginnings, and Unity Health Center Hospital Chapel services.

There is little doubt our serious economic problems today touch everyone. If God has gifted someone with skills to minister in this area, which affects us all, we should listen. There is nothing in this for me but knowing a godly man of faith is able to prepare generations for God's blessings. This is not a wealth scheme but being a steward of what you have been given.

May God give you wisdom to help those struggling families. You are the salt of the earth.

Sincerely Yours!
Securely His ♥

Bro. Larry Spula

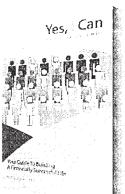
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## BY CARLA HINTON

Religion Editor chinton@opubco.com

Financial consultant Keith K. Carter of Edmond has combined his knowledge of financial management with Scripture in his new book "Yes, I Can Set My House in Order!"

In addition to his consulting work, Carter, 42, is also an ordained minister who conducts workshops designed to help in-



dividuals and families bring order to their finances. He is a University of Central Oklahoma graduate with bachelor's and master's degrees in finance.

FINANCES | AUTHOR SAYS SCRIPTURE CAN OFFER GUIDANCE

The book includes chapters on developing a budget, dealing with credit,

purchasing a home and car, and investments for the future.

Here, Carter talks about his book:

## Q: What inspired you to write your book?

**A:** I've been working on this book since 2002, when I was a consultant for Mid-First Mortgage. I put together a series of financial management sessions for their employees, and my wife, Linda, suggested that I write a book using the principles from those sessions.

## Q: How did you come up with the book's premise?

A: The book starts out sharing the importance of having a vision. That's especially important in these economic times. You need to know where you're going, and some people don't. They let Dillard's have a vision for them. They let General Motors have a vision for them. In the Old Testament, the Lord tells Hezekiah to set his house in order. The book talks about allowing God to give you a vision for your life.

## Q: Do you have a personal perspective on this?

A: Yes. I share my life story in the last chapter of the book. July 4, 1984, my parents told me I needed to go get my own house. I was rebellious and selfish. I had just graduated from high school, and thought I knew everything. I didn't have a place to stay, so I packed up my clothes and drove to Mercy Hospital. I sat out in the parking lot, where I saw the cross on top of the chapel, and I prayed. I was raised in church but didn't have a relationship with the Lord. That night I got into a relationship with Him, so I went



Keith K. Carter

## ONLINE

### **Video**

Watch a video interview with author Keith Carter.

NEWSOK.COM



from living in my car to where I am today. The Lord had a plan for me. I always tell people, no matter what you are going through, He has a plan for you. That's the basis of this book.

#### Q: What are some of the road blocks that keep people from creating a financial plan for their lives?

**A:** One is lack of vision — not seeing past where they are right now. Also, many people don't have a budget. Another issue is not having a relationship with God. If you don't have God as your foundation, all your work is in vain. That's from Matthew 7.

## Q: Can you talk a little about some of the concepts discussed in your book?

**A:** Yes. One of the things I talk about is "money babies," investments for the future. We say you can get to a place where your money is working for you. It's that principle of "be fruitful and multiply."

# Q: The book's title is very similar to President Barack Obama's campaign slogan "Yes We Can." Are the two related in any way?

**A:** I had already thought of this title before the campaign because I've been working on this since 2002. The Lord just put all the pieces together.

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SATURDAY, FEBRUARY 21, 2009

THE EDMOND SUN

# Financial planner invests through God

Releases book about setting financial house in order

BY COURTNEY CRAUTHERS

THE EDMOND SUN

As a rebellious teen, Keith Carter, now an Edmond registered financial planner, lived for three days in Mercy Hospital's parking lot out of the back of his car.

"I thought I knew it all," Carter said. "It was when my parents cut the strings that I realized I didn't have it all figured out."

It was at this time that he gave his life to God and God began to place people in his life that would help him grow as a person. One of those people was his grandmother.

"My grandmother had a vision," Carter said. "She was going to pay for all three grandsons to go to college. She paid for everything."

Alfreda G. Thomas, Carter's grandmother, said her grandson just needed a push so he could be successful.

"After he got a start in college, he knew what direction he wanted to take," she said. "Only with God's mercy and help has he been successful."

Four years later, Carter graduated from then-Central State University with a bachelor's degree in finance. He got a job at Fleming Companies and began studying for a master's degree in finance.

Now he owns his own business, I AM THIRD Financial Services, and released his first book. "Yes, I Can Set My House in Order!" in December. Carter said the inspiration for the name of his business came from the book "I Am Third," an autobiography by Gale Sayers, former football player for the Chicago Bears. The quote means to put God first. family second and yourself third.

Carter said his business is founded on those Christian principles.

"Without God as your foundation, you are building your house on sand," he said. "He provides a structure for you."

In 2002, the financial planner began to write his book. He said the idea of the book started with the verse Isaiah 38:1 in the Bible. In the New American Standard Bible the verse reads, "In those days Hezekiah became mortally ill. And Isaiah the prophet the son of Amoz came to him and said to him, "Thus says the LORD, 'Set your house in order, for you shall die and not live.'"

"The basic thrust of the book is yes you can," Carter said. "There is a way to do it despite external circumstances. Keith Carter recently published a financial advice book.

The book offers streamlined instructions on making smart financial decisions and reaching God-centered goals during hard economic times and offers tips on a variety of topics, including eliminating debt, buying a car or home and budgeting.

"You must know where your money is going before it leaves," he said.

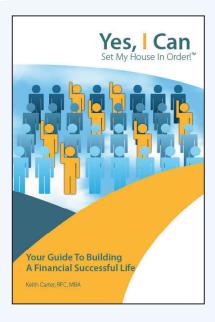
Not budgeting is like "having teenagers and not giving them rules," Carter said.

"If you don't tell your money where to go and what time to come in, it will go wild," he said. Carter said he hopes his book will allow people to understand that no matter how hard things are, there always is hope.

"I went from living in the back of my 1972 Ford to being an author and financial planner," he said.

Carter will sign copies of his book from 11 a.m. to 3 p.m. today at Full Circle Book Store in 50 Penn Place, 1900 N.W. Expressway, Oklahoma City.

**FOR MORE** information about Carter's book, visit www.YeslCanSetMyHouseInOrder.com.



## **Synopsis**

**Yes, I Can Set My House in Order!** provides individuals and families with tips to achieving financial stability in these tough economic times through the Word of God.

Keith K. Carter uses his 15+ years of experience as a financial consultant and ordained minister to provide Oklahoma families with a detailed outline to help them make sound financial decisions and reach their financial goals. In this book, Carter shares his personal stories of relying on his faith in God to help him overcome debt and build a strong foundation for the future of his family.

Each chapter provides the elements individuals and families need to put their finances on solid ground, with God's Word as a foundation for building a stronger future. **Yes, I Can Set My House in Order!** offers insight into creating a vision for a sound financial future, developing a budget, avoiding the pitfalls of credit cards, purchasing a home and car, and finding "money babies" to help individuals and families grow their financial future.

#### Some of those which Keith Carter has served:

#### **Churches -**

Concord Missionary Baptist, Dallas, TX – Rev. Bryan L. Carter St. John Missionary Baptist, Oklahoma City, OK – Rev. Dr. M.L. Jemison Redeemed Missionary Baptist, Oklahoma City, OK – Rev. Dr. LR Drinkwater, Sr. Baptist Ministers Association, Oklahoma City, OK – Rev. Dr. J.A. Reed, Jr. New Beginnings Church, Shawnee, OK – Pastor Larry Sparks Unity Baptist Church, Oklahoma City, OK – Rev. L. Mike Woodberry New Zion Baptist Church, Oklahoma City, OK – Rev. Dr. J.H. Tucker, Sr. Prospect Missionary Baptist, Oklahoma City, OK – Rev. Dr. Lee E. Cooper, Jr. Plainview Baptist Church, Oklahoma City, OK – Rev. Smith

### **Currently Scheduled:**

May, 09 - Antioch Full Gospel Baptist Church, OKC, OK (Pastor Lester Cezar)

May, 09 - Full Gospel Conference of Southwest, Lawton, OK

May, 09 - United Methodist Convention of Southwest, OKC, OK

May, 09 - New Life World Outreach Center, Shawnee, OK (Pastor Keith Ward)

May, 09 - Evangelistic Baptist Church of God in Christ, OKC, OK (Pastor T.J. Roberts)

June, 09 – Missionary Baptist Conference, Houston, TX

July, 09 – EK Bailey Ministries Conference, Dallas, OK

August, 09 - Antioch Fellowship MB Church, Dallas, TX (Pastor Karry Wesley)

August, 09 - First Church McKinney, McKinney, TX (Pastor Lee Edwards)

August, 09 - Mesquite Friendship Baptist Church, Mesquite, TX (Pastor Terry Turner)

October, 09 - St. John Missionary Baptist, Dallas, TX (Pastor Betrain Bailey)

Fairview Baptist Church (tentative), OKC, OK

Bent Tree Bible Fellowship (tentative), Dallas, TX

Reunion Church (tentative), Dallas, TX

Mt. Hebron Missionary Baptist Church (tentative), Garland, TX

North Church (tentative), OKC, OK

#### **Businesses:**

Hartford Insurance Company (600 employees)
Ocean Dental
MidFirst Bank
Midland Mortgage Company
Mid Del Physical Therapy

#### **Television Appearances:**

Financial answer segment for NBC (Oklahoma City, OK), every first Tuesday of month.

News Articles
Radio Interviews