

## **Roy's Report Written Questions (Round 4)**

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**I. Also, please send the statement from Amy Wolfe and her attorney's contact info, when you can.**

See the next three pages. You can ask Amy yourself for a copy of this statement to verify.

### Amy Wolfe Summary Statement

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I would like to report that a business relationship that started in 2011 between Joe Johnson and me is on the mend, the product of two people making earnest efforts to understand each other. I am impressed by Joe's commitment to heal past wounds. As a result of Joe's efforts, we are on the road to recovery. Joe has gone above and beyond his legal duty to reconcile with me. I sincerely applaud Joe's efforts.

Business ventures are uncertain, but when a business deal goes sour, it is easy to make the worst assumptions about the other side. My statements about Joe Johnson in legal filings, interviews, and social media were born from my perspective of the situation—but what you see in life depends on where you stand. I have come to better understand Joe's side of the story, his struggles, and his reality.

The American legal system is built around two sides telling competing stories, each trying to make the other party look as bad as possible. When a person files a complaint or a counterclaim, the goal is not typically to write a balanced history—the goal is to build a case, oftentimes painting their opponent in a negative light because that's how you win. To further complicate things, in litigation, trust evaporates, communication breaks down, and it is impossible to “step into the others' shoes.” The well-kept secret of this adversarial legal system, however, is that nobody really wins (except perhaps attorneys).

My lawsuit was steeped in the same age-old adversarial dance. Although the lawsuit was brought in good faith based upon information I had at the time, I recognize I did not have the full picture. I have since learned that Joe was fighting battles to keep the Get Motivated business intact and was dealing with unforeseen challenges, all with the goal of repaying my loans. Court filings are nothing more than a reflection of one party's view of the world. I am grateful for the opportunity to collaborate with Joe on future endeavors.

Today, I want to be clear: Joe is a man who steps up to the plate when the chips are down. Joe has always taken my phone calls, even when they were unpleasant to take. Joe has made great efforts to build bridges that were burned down. Although I am not part of Joe's current endeavors, I wish him success in them. I will forever carry forward life lessons learned from our journey of struggle, pain, forgiveness, and redemption.

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### Amy Wolfe Detailed Statement

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I desire to offer some clarity about Joe Johnson and our business relationship. Upon reflection, I recognize that our situation was more complex than the media often reports. I want to share a more complete picture:

- **The Relationship:** I met Joe Johnson in 2011. I was an attendee of Get Motivated Seminars (“GMS”). A friendship with Joe ensued, and I expressed interest in investing opportunities. Joe then invited me to participate with him in acquiring GMS from its former owners. I always enjoyed my experiences at GMS, and I chose to participate as a lender and loaned \$13M.
- **The Investment Decision:** Based on the forecasts, and the relatively short duration of the notes, I made a strategic business decision to loan money for the Get Motivated acquisition in 2011. The original notes were unsecured.
- **The Business Challenges:** After the acquisition, Get Motivated faced major, unforeseen disruption that arose from the actions of two former executives at GMS who violated their own agreements with GMS. Despite the sale, these executives refused to give up control, launched a competing venture using Get Motivated’s brand and goodwill, and seized its offices, assets, databases, and accounts, running up debts in Get Motivated’s name at a staggering rate, as stated in a lawsuit. My company intervened in legal action siding with GMS (and Joe) to regain control of misappropriated assets and eventually succeeded in doing so. Joe initiated litigation to address this and I joined this effort through my company.

By the time the litigation ended, significant damage had already been done. Throughout this period, Joe and his team worked diligently to stabilize the company under extremely difficult circumstances. Frankly, had the prior executives not done what they did, Joe would have had much better odds at success and perhaps then my investment would have panned out.

- **The Personal Guarantee:** GMS was unable to make the payments due in April 2012 in part due to the attempts made by the executives to steal Joe’s business. Although my loan was to Joe’s company—not to Joe personally—I required him to sign a personal guarantee for roughly \$1 million before I would agree to give the business more runway. Joe willingly entered into modification documents at the same time. We both thought it was prudent to extend the maturity date from November 2012 to a five-year payment plan. In this modification agreement, Joe pledged to me all the assets of his businesses as security.
- **My Strategic Decision:** During the turmoil and after the payment was late, a former competitor of Joe’s, who lived in Florida, approached me with a plan to assume control of the collateral and operate the businesses ourselves. Believing that course would best protect my investment, I exercised my rights as a secured lender in the summer of 2012 and called the loan due and foreclosed on all of Joe’s business assets, which included GMS.

Joe adamantly disagreed with the strategy and requested additional time so he could further work through the problems GMS was having. Joe’s disagreement with my decision

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notwithstanding, he willingly assisted me in the transition of the assets. I later took control of those assets, and Joe was out of the picture.

- **The Business Outcomes:** Despite earnest attempts—first with that competitor and later with other partners—my initiatives to monetize the business assets did not succeed.
- **The Legal Proceedings:** After I called the note and forced Joe to turn over all the assets and walk away, Joe started a new venture in an unrelated business. From the outside looking in, it appeared Joe was having some success. So, I filed suit against him in 2013, seeking to advance what I believed were my interests. During litigation, I made various claims about Joe in the litigation and occasionally to inquiring media as part of my legal strategy to present the strongest possible case. Joe has always adamantly denied those claims.

After spending two years in litigation, I was not able to find enough evidence to support some of the claims that I made and due to my health and stress levels other claims were no longer worth pursuing. So, I dropped my claims and entered into a settlement agreement with Joe on June 1st, 2015, whereby Joe would pay me the \$1 million he guaranteed in 2012. Joe repaid me the personally guaranteed amount and the lawsuit was dismissed.

- **Joe's Financial Integrity:** I want to emphasize that Joe honored his personal guarantee commitment and never disputed it, ultimately paying the full guaranteed amount of approximately \$1 million over three years. He could have filed for bankruptcy and walked away, but he didn't, and for that I am grateful.
- **Learning from Experience:** Looking back, I recognize that business decisions made under pressure and uncertainty don't always lead to the outcomes we expect. The challenges we both faced were unprecedented, and reasonable people can disagree on the best path forward under such pressures.

Although I am not an expert in the event world, it seems clear that Joe is having a lot of success. Hindsight is 20/20, but I'm left to wonder if Joe could have made GMS work with more time. Perhaps with a broader vision back in 2012 a better outcome might have been achieved in continuing to work with Joe on the continued existence of GMS. Yet, it's time to move forward and not look back.

- **Moving Forward:** I believe it's important to acknowledge that business relationships can be complex. I respect Joe's commitment to overcoming adversity and honoring his obligations in the face of difficult circumstances. As Joe and I enter a new era, I have decided to work with Joe again. I have faith in Joe's ability to make things work. That should tell you everything you need to know.

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### II. Joe Johnson's statement on Amy Wolfe-related matters

One of the things that I have learned is that the life of an entrepreneur is full of ups and downs. The entrepreneurial valleys or “the downs” tend to be painful and leave scars, sometimes permanent ones. My relationship with Amy Wolfe is one of those entrepreneurial valleys that left painful scars. But the good news, especially for those who follow Jesus, is that He can heal the most painful scars no matter how deep. And that's the story of my relationship with Amy Wolfe.

Our story is a testimony of how God can take even the most shattered relationships and piece them back together—not just to the point of forgiveness, but to the point of restoration of the relationship. But even in the beauty of forgiveness and restoration, it can still be messy.

Even though Amy and I have forgiven each other and reconciled, we still don't agree on many issues—and that's to be expected. But I would like to “finally” give my perspective on the core issues around our business venture, as I haven't really spoken on these issues.

For me, the most difficult part of this story was having someone attack me and my character publicly with false statements and false claims to improve their negotiating leverage. Although I am sure Amy disagrees with this characterization, I believe this is exactly what occurred.

I remember getting a call from her attorney in 2013 where he laid out what Amy was going to do, and the bottom line is that it would ultimately damage my reputation. But if I were to agree to pay them a certain amount, I would not have to endure this reputational damage. I felt extorted—and I don't respond well to extortion, whether it's legal or not. So, I told her attorney that I would not be extorted and that Amy would have to do what she felt she needed to do.

This was their strategy, and I would say that it worked. In the ensuing years, they created a narrative with a series of what I would call false statements and claims in court, in the media, in social media, and really to anyone who would listen.

However, after two years of refusing to be extorted and holding my ground, they agreed to settle their lawsuit for what I had initially offered to pay, which was my personal guarantee of approximately \$1 million.

After that, I moved on with my life because one thing I do is to move on, forget what is behind, and press forward to what is ahead. But 10 years later, Amy made the decision to start the process all over again, making false statements and defaming me to the media.

So, I called Amy and her attorney because this time I had had enough and was going to finally hold her accountable, correct the record, and take legal action against her. But in that process, God had other plans. He showed up. Instead of taking legal action against her, in a truly remarkable way, we not only worked through past hurts, forgave each other, and reconciled, but we also ended up working together again. I believe only God can do a 180 like this.

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### III. Let me know what was incorrect in the Philly articles.

Regarding the Philadelphia Inquirer article, "Eagles stars to speak at Life Surge, a Christian wealth seminar run by founder with fraud allegations," there are so many factual inaccuracies it's hard to cover them all. Nevertheless, we will do our best. If there is anything that is material that you would like us to address, please ask us specifically.

Here are some general points about the article:

- They wrote it before attending a Life Surge event, and they had a different experience at Life Surge than what they initially reported—as did those who they interviewed. But they never went back to change the article.

For example, they talked to Life Surge attendees and asked them if they bought anything while being there and if they would come back to Life Surge. 100% of them said they didn't buy anything, and 100% of them said they would *absolutely* come back to another Life Surge event.

- The core of the article's source material was Amy Wolfe's lawsuit and her subsequent statements. Wolfe has since corrected the record and recanted many of her statements, as you can see from her statement.

The worst-case scenario is that Wolfe intentionally provided false and misleading information in her lawsuit and statements. The best-case scenario is that she had the wrong information and now has made contradictory statements, making her an unreliable source for a professional journalist.

Therefore, the facts make it clear that the entire article and its narrative is blatantly false. How can any of it be trusted when the key source behind it has been completely discredited?

- Here are some important quotes from her statement above:
  - "When a person files a complaint or a counterclaim, the goal is not typically to write a balanced history—the goal is to build a case, oftentimes painting their opponent in a negative light because that's how you win... My lawsuit was steeped in the same age-old adversarial dance."
  - "I recognize that our situation was more complex than the media often reports."
  - "...a former competitor of Joe's, who lived in Florida, approached me with a plan to assume control of the collateral and operate the businesses ourselves. Believing that course would best protect my investment, I exercised my rights as a secured lender in the summer of 2012 and called the loan due and foreclosed on all of Joe's business assets, which included GMS. Joe adamantly disagreed with the strategy... Joe's disagreement with my decision notwithstanding, he willingly assisted me in the transition of the assets. I later took control of those assets, and Joe was out of the picture... my initiatives to monetize the business assets did not succeed."
  - "After I called the note and forced Joe to turn over all the assets and walk away, Joe started a new venture in an unrelated business. From the outside looking in, it

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appeared Joe was having some success. So, I filed suit against him in 2013, seeking to advance what I believed were my interests. I made various claims about Joe in the litigation and occasionally to inquiring media as part of my legal strategy to present the strongest possible case. Joe has always adamantly denied those claims.”

- “After spending two years in litigation, I was not able to find enough evidence to support some of the claims that I made.”
- “I want to emphasize that Joe honored his personal guarantee commitment and never disputed it, ultimately paying the full guaranteed amount of approximately \$1 million over three years. He could have filed for bankruptcy and walked away, but he didn’t, and for that I am grateful.”
- “I respect Joe's commitment to overcoming adversity and honoring his obligations in the face of difficult circumstances... I have faith in Joe’s ability to make things work. That should tell you everything you need to know.”
- We are in the process of filing a lawsuit against the Philadelphia Inquirer for knowingly making false, misleading, and defamatory statements about Life Surge and Joe Johnson. We can even provide you with the retraction letter we sent them.

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### A. *Inquirer: "Joe Johnson was a principal of at least a half dozen companies and charities that were subject to controversy or financial disarray."*

It is true that Joe has been subject to businesses that were "subject to controversy or financial disarray." In fact, Joe has been openly sharing about both his business failures and successes from stage and in interviews for quite some time.

He is a serial entrepreneur and has always represented himself very openly with the good and the bad. His story is an inspiration to everyone who has faced financial struggles yet still desires to overcome and be used by God in a mighty way.

What is not true is the narrative being painted with this statement. It falsely states "at least half a dozen companies and charities that were subject to controversy." We would argue that the source of the "controversy" was Amy Wolfe, who has since recanted her corrected the record and recanted some of those statements.

Many people who have heard him say that he is too open and humble about his own business failures and should instead focus more on his successes, which are plentiful. The Inquirer didn't discuss all of his prior successes, creating a false narrative with these selected factoids.

There is a difference between factoids and the whole truth. For instance:

- You could characterize Henry Ford like this: "Henry Ford was the driving force behind multiple businesses and causes tainted by antisemitism, labor violence, and shady dealings with Nazi Germany, leaving a legacy marred by financial, ethical, and social controversy."
- You could characterize Steve Jobs like this: "Steve Jobs led companies and projects plagued by allegations of antitrust violations, abusive management, cruel firings, patent bullying, stolen credit, inhumane working conditions, and secretive, unethical business practices, resulting in repeated controversy and chaos."
- You could characterize Walt Disney like this: "Walt Disney ran enterprises riddled with accusations of racism, antisemitism, sexism, worker exploitation, credit-stealing, authoritarian leadership, blacklisting, and ethically questionable business tactics, leading to lasting controversy and allegations of discrimination and abuse."
- You could characterize Sam Walton like this: "Sam Walton built Walmart on a foundation of low wages, union-busting, supplier exploitation, discrimination, legal battles over pay and benefits, and practices that devastated small businesses and communities, sparking decades of criticism and controversy."
- You could characterize Julie Roys like this: "Julie Roys has been sued for libel, accused of running a fake charity, making false statements, violating trade laws, having scandalous personal relationships, fired under controversy, called a liar, grifter, and pervert, nominated for 'Worst Christian of 2023,' said to have no clear beliefs or church home, and described in court papers as 'the bizarro world evil spawn of Janet Mefferd.'"

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All of these characterizations have factoids attached to them, but do any of them really tell the truth? No. Are these characterizations deceptive at best and false at worst in spite of the factoids they contain? Yes. The only thing the use of selective factoids unfailingly reveals is the point of view of the writer and the story they want to spin.

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***B. Inquirer: “A real estate brokerage Johnson founded prior to Life Surge is facing at least three active lawsuits alleging the company helped arrange millions of dollars of fraudulent tax breaks in multiple states.”***

We believe we have addressed this question in our previous responses, but if you believe we have not, please let us know.

But we would like to add that in our litigious society, being sued is part of doing business, and sadly, the reporter failed to mention that:

- [36% to 53% of small businesses encounter civil suits or threats annually.](#)
- [43% of all small businesses face the threat of a lawsuit annually.](#)
- [About 45% of small businesses are currently involved in litigation.](#)
- [90% of all businesses experience a lawsuit at some point during their lifespan.](#)
- [For companies with over \\$1 billion in revenue, the average number of cases being managed is 147.](#)

Just because someone sues a person or a company doesn't make what they say true. In fact, many lawsuits are frivolous—little more than shakedown attempts. For example, we would argue that Amy Wolfe's lawsuit was exactly this: a shakedown attempt. We believe her own statements and the facts support this.

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**C. Inquirer: Johnson claims he paid back his creditors after a 1996 bankruptcy even though he didn't have to, but he didn't.**

Joe did repay everyone—every person he could find.

He even paid all taxes owed related to the 1996 business failure.

The reporter found some mention of this in a report in a clerk of courts record somewhere. Joe was certain that all debts related to this bankruptcy were paid. But to avoid any doubt, since the article, he sent someone to Ohio to investigate this matter.

And at the end of it, the staff at this particular county clerk of courts says that unless the taxpayer personally comes into the clerk of courts to show that something was paid, they do not change their records. Joe had no idea these liens were showing as unpaid, let alone that he had to personally go into the county clerk of courts to show to show them that they were paid off.

These items had been cleared up in major reporting agencies a long time ago. That's why neither Equifax, Experian, nor TransUnion show any liens. For the record, Joe's credit score is over 840.

So, now he has retained someone to locate almost 30-year-old records to demonstrate that those taxes were indeed paid, allowing county clerks of courts to properly update their records.

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### ***D. Inquirer: Joe is applying the same suspect principles he learned and practiced at Get Motivated Seminars***

This has been addressed in your question about why Joe did things differently than Get Motivated (that is, going more faith-based).

However, there is always something to learn from every experience, whether good or bad. Joe would say he learned some invaluable lessons from Get Motivated. He met some incredible people at Get Motivated, and some people he would rather forget he met.

But he also learned what not to do, specifically when it comes to building healthy cultures, creating strong educational products that are consistent with the message from beginning to end, as well as providing strong follow-up and discipleship opportunities for those who give their lives to Jesus.

There are, of course, many other things he learned—too numerous to list here.

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***E. Inquirer: “They’re predators who want to be your mentors, and they eventually weasel dollars out of you,” Wolfe said of the Get Motivated seminars. “It happened to me.”***

*This statement is categorically false.*

Wolfe’s written statement provided earlier contradicts this statement. In it, Wolfe says that she “expressed interest in investing opportunities.” She was the one who initially approached Joe. Later, only after she pursued Joe about investing opportunities, did Joe tell her what he was working on. And it was Wolfe who said she wanted to be part of it. And it was Wolfe who made the decision to foreclose on the loans despite adamant opposition from Joe.

In addition, we would argue that her statement directly contradicts the experiences of over two million people who attended Get Motivated Seminars over the course of its history. If this statement had any factual basis for it, you would see thousands of others say similar things.

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### **F. Inquirer: Life Surge is really just a big bait and switch**

We addressed this in earlier responses, and Joe addressed this in your 80-minute interview with him. In addition, you have experienced the event firsthand, and we believe that any objective journalist seeking to report the truth would quickly conclude that Life Surge is not a bait-and-switch operation.

Here are some important things to underline from Joe's interview:

- The way I understand “bait & switch” and the way I think the most common way people understand “bait & switch” is when someone intentionally advertises an attractive deal to lure people in, then claims the deal is unavailable and pushes a more expensive or worse alternative.
- Another way to say it, and maybe a broader application, is when the headline promise and the delivered reality don't match.

### **The Life Surge Value Proposition**

But let's break down Life Surge. What does Life Surge promote?

Our mission is to “inspire, train & equip people to surge (multiply) their resources & influence for Kingdom impact.”

We tell attendees that they will learn *why* they should grow their resources, *how* to grow their resources, and *how* to leverage them for Kingdom impact. We make this very clear.

The average person who attends a Life Surge event paid \$39 for their ticket—some even paid less than \$20. And what did they get in return? A full one-day event brought right to their community, with award-winning musicians, world-class speakers, and even lunch.

Our value proposition is not only unmatched—it's unheard of. Anyone who understands even the rudiments of business and economics would be wondering how an event of our quality could possibly be offered for such a low price.

### **Additional Options**

At the event, we offer “additional options” for people to be trained and equipped on specific strategies for growing their resources, which is 100% consistent with our mission.

These specific strategies are delivered live and in person in their city over three different three-day class classes: how to invest in the markets, how to invest in real estate, and how to start or scale a distinctly Christian business. This is a total of nine days of live and in-person classroom training—all for \$97. Just like our seminars, the value of the classes is without equal. That's why so many people choose to add this additional option. But it is just an option.

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No one is being forced to sign up for these classes. The classes offer an in-depth understanding at an unheard-of price. And if a customer does choose to attend but isn't satisfied at any point—whether before during or after the classes—they get a 100% refund—even after nine days of training.

At our classes, we also offer additional options for people to be equipped with advanced training, mentorships, and a whole ecosystem of options—all backed by our “We Don't Stop until You Surge” guarantee.

Calling it “bait & switch” is like calling restaurants “bait & switch” for asking you if you would like fries and a milkshake with your burger. You can have just the burger, or you can add fries and milkshake—it's your choice.

What we offer are options. Anyone who characterizes us as “bait & switch” doesn't understand what the term means.

### **Common Practice**

It's common at Christian conferences and concerts to be asked to give to a worthy cause, sponsor a child, or even buy a sponsor's product or service. Using the same criteria as our critics, why are these conferences and concerts not labeled bait & switch? I

Let's talk about the real issue: the value proposition.

### **Blue Ocean Disruption**

When you think of what we have done: launched a Christian financial event in the middle of COVID when the live event industry was basically bankrupt. Even prior to COVID, Christian conferences and events like Catalyst, Women of Faith, Belong Tour, Teen Mania, and Creation Festival were closing down.

When others are failing, we are succeeding. We have disrupted, innovated, and completely turned the event world upside down.

How did we do that? That's the question you should be asking. That's the real story.

While most Christian conferences charged \$100 for a ticket and the average business event costs \$150 or more, we offer value with incredible world-class speakers and musicians at a less than half the price. This is what's called “blue ocean disruption.”

A blue ocean disruption is when [a company disrupts an industry by creating uncontested market space through value innovation while at the same reducing the cost.](#)

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At Life Surge, we believe in giving people *more* than what they paid for. There is no “bait & switch”—only “build & serve.” We build as much value as we can in everything we offer, and then we serve, serve, serve. The support our customers get from us is unmatched.

That's the real story here.

### **Customer Reviews**

But don't take our word for it, see what our attendees say. We literally have thousands of testimonials and reviews. You can find our reviews on Google and Trustpilot and read them yourself. Over 90% of our reviews are 5-star reviews. Our average review rating is a 4.8 out of 5. Think about that: nine out of 10 people who experience Life Surge and give us a review, give us a 5-star review.

That's unheard of in live events. Quite frankly, that's unheard of in *any* business. These reviews and testimonials put us in the top one percent of all businesses. [We invite you to check out how we compare to other events](#). It's night and day. In the event space, we're in a class of our own. This is part of why we're having so much success.

Truth matters—but *nothing* generates views, likes, comments, shares, subscriptions, and ad revenues like scandal and outrage—especially when the outrage centers on faith and the faithful. We understand that journalists today are all too often judged, not by the quality of their writing or their fidelity to the facts, but rather views, comments, shares, and likes. And we understand that:

- [Falsehoods are 70 percent more likely to be retweeted on Twitter than the truth.](#)
- [False news reaches people about six times faster than the truth.](#)
- [The more we're exposed to false claims, the more likely we are to believe them.](#)
- [Approximately 75% of the news links shared on Facebook are reposted without the users ever reading the content.](#)

So, while it may be hard to objectively judge whether a story is well written or factual, it's not hard to judge whether it gets a rise out of the reader: the results are quantifiable and instantaneous. Especially to wannabe influencers who can at last get views by critiquing organizations actually making an impact.

### **Net Promoter Score**

We also measure Net Promoter Scores (NPS). We believe this is the real test of what customers actually think. Some people say we obsess over NPS and customer satisfaction—and they would be right.

The NPS asks just one question: “On a scale of 1 – 10, how likely are you to recommend this company, product, or, in our case, ‘this event,’ to a friend or colleague?”

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The reason the NPS is such a strong measure of what customers really believe is because they are putting their own reputations on the line by making a recommendation.

The NPS only adds the 9 – 10 scores and deducts for any score that 1 – 6. If you ask 100 people the question and you get 100 people that rate it a 6 or lower, that company gets a *negative* 100 NPS score. Likewise, the only way you can get a positive 100 score is if every single respondent answers at 9 or 10 in terms of whether they recommend this or not. So, it's a tall order.

Life Surge has an average NPS score of 63+, whereas the typical NPS scores for live event companies are in the teens (e.g., [Live Nation scores 15](#) and [Feld Entertainment scores 18](#)), while the best in class and famous [Cirque du Soleil scores 60](#).

By contrast, the optional classes offered at Life Surge have an average NPS of 75, while the advanced training has an average NPS of 86. By comparison, the average for higher education institutions in the US is “[around 32](#),” with Harvard Business School [rated 37.3 by students](#) and [MIT at 0](#). The vast majority of Christian ministries and higher education institutions either don't track NPS scores or don't publish them, which doesn't mean that they aren't highly regarded for who they are and what they do.

If you really understood this, your entire narrative would completely change. You would want to know what's the secret to our success. How have we been able to achieve such incredible NPS scores, reviews, testimonials, and really this massive movement in a time where everyone else is struggling?

### **Summary**

The narrative of Life Surge being bait & switch or not offering great value is absolutely and categorically false. There is no truth to it. The truth and all the facts are in clear opposition to this narrative.

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### **G. *Inquirer: Life Surge encourages people to go into debt to pay for mentoring.***

We offer experiences and programs to suit everyone, ranging from free to under \$40, to \$97, to \$40,000, and everything in between.

On average, 50% to sometimes 60% of attendees come, worship, and leave encouraged without signing up for anything beyond the \$40 event ticket. Anything we present at the event is an “additional option”—people can take or leave it.

#### **Our Financial Aid Program**

Like any business, we prefer full cash payment. However, like any great business, we also listen to our customers, and our customers are the ones who asked for additional financial aid options.

So, we listened to them and now we provide third-party financing organizations that work directly with our customers on any financing needs they may have or desire. We are not paid by these organizations, and they deal directly with each customer who asks.

Think about it this way: if someone wants to buy a house, they can either pay cash or go see what financing options they have. Often, you meet with a mortgage broker and that person tells you about all the options you qualify for to help make your purchase. The options are largely based on a person's credit, income, etc. The third-party financing companies are similar to mortgage brokers—they're always searching for the best deals for their customers. The financing options vary based on the individual applying.

Our heart is to meet people where they are—whether they're ready to invest or just starting to get their finances in order—because we believe financial stewardship should be accessible to all people.

#### **My Own Financing Testimony**

Years ago, Joe financed his own education—just like millions of college students. If it wasn't for the ability to finance his education, he wouldn't be here today. And when he financed his education, he was broke, in debt, and with a horrible credit score.

He has since paid off my education. He is definitely not broke, and his credit score is about as high as it can be.

He was able to do all of this because of what he *learned*. He was the first test case and testimonial for our own education. He went from failure to fruitfulness and now to impact.

#### **Other Financing Testimonies**

You met one of our students: Luis.

## **Roy's Report Written Questions (Round 4)**

Luis was in debt, and at the time an undocumented immigrant to the US. He came to a Life Surge event and asked his new wife at the time if he could borrow \$97 to go to our classes.

Then later, he borrowed more money to get advanced training and mentorship. He invested in himself and learned. Then, he went to work on what he learned.

Luis has shown us this white board that he had with all his debts before Life Surge, which were quite a bit. Then, he showed us a more recent picture of this white board and how he was able to pay off all those debts with the exception of his mortgage, which he wanted to keep so he could make his money work for him.

What if Luis didn't finance his education? Where would he be today?

There are countless of stories about how the financial aid options that our third-party financing companies provide have made it possible for them to be where they are at today.

## Roy's Report Written Questions (Round 4)

### ***H. Inquirer: Life Surge wraps itself in Christianity to dupe people out of their money.***

We do not. Life Surge directly flows from our mission to inspire, train and equip people to surge their resources and influence for Kingdom impact. We believe inspiration alone is not enough to achieve Kingdom Impact.

Many Christian events aim to motivate, but few provide concrete ways to take action. Life Surge offers a path beyond inspiration—to also train and equip attendees to gain skills that can transform their financial future, their families, and their Kingdom Impact.

Life Surge focuses specifically on equipping believers in the area of resource multiplication. Our mission is more essential than ever before in the history of our country:

- [67% of Americans report living paycheck to paycheck.](#)
- [59% of Americans report not having enough savings to cover an unexpected \\$1,000 emergency expense.](#)
- [45% of American workers are distracted on the job by financial stress.](#)
- [56 million American private sector workers lack access to a workplace retirement plan.](#)

## Roy's Report Written Questions (Round 4)

### ***I. Inquirer: Life Surge is nothing but a timeshare presentation orchestrated to sell expensive financial classes that should really be free.***

We already addressed this in the interview and the written responses we've given, but we'll quickly address each assertion.

**First**, we're a for-profit business focused on Kingdom impact. We sell exceptional events and education at a more-than-fair price—not timeshares. We're very clear on our website, marketing materials, and at our event that we're an educational organization that offers one-day events, three-day introductory classes, as well as advanced training and mentorship with a whole ecosystem designed to help people be inspired, trained, and equipped to multiply their resources and influence for Kingdom impact.

How this is categorized as a timeshare is beyond our ability to understand. Again, the reporters for the Inquirer wrote the article before they attended the event. They had their pre-conceived narrative and stuck with it, regardless of the facts and the truth.

**Second**, we believe, as the Bible says, that "The worker deserves his wages" (1 Timothy 5:18). We don't believe Chick-fil-A must give away sandwiches for free because its owners are Christian. We don't believe Regent University must offer its classes for free because it's a Christian university. We don't believe Herman Miller must give away its furniture for free because its founders were Christian.