

ADVANCE PRAISE FOR
THE 4TH LEVEL OF FINANCIAL FREEDOM

The 4th Level of Financial Freedom is a life changing phenomenon! It will change your outlook on stewardship and on how you manage God's money. –

Dr. Niares Hunn, Sr. Instructional
Designer, St. Charles, Missouri

This book is powerful. The stories are uplifting. A hunger for financial freedom will be created in the hearts and minds of all who read it. –

Sherry A. Jones, Independent Beauty
Consultant, Mary Kay, Inc.

What an awesome book. The aspiration I once had to become debt-free has been rekindled. I'm thankful to Adrian and Quaneshala for reawaking my faith. –

Tameka Flemming, Founder,
Girls of Virtue Inc.

All I can say is, simply remarkable. The material in this book has revolutionized our church. Adrian and Quaneshala will continue helping others because lives are being transformed, including mine. –

Evangelist Mary Frances Terry, MS &
Western Tennessee District Council,
Pentecostal Assemblies of the World

No superlative could adequately describe the inspiration this book evokes. The authors write with a rare combination of insight, credibility, wit, and the unpretentious pragmatism of one who has lived it. The book challenges the reader to look beyond instant gratification to a lifestyle that places greater value on making financial decisions for greater prosperity. Certainly a must read for all who aspire to live debt-free! –

Kofi and Christina Boateng,
Silicon Valley Professionals

I was stressed out because I was unable to pay my bills. I was constantly using my credit cards to help make ends meet. It seemed as if I could never get ahead because all of my money was going towards paying off the interest on my bills instead of paying off the principal. Although I had an enormous amount of debt, this book was able to give me hope. Even my situation can be turned around once I apply these simple principles in my life. I'm grateful for the knowledge on how to become a better steward of my finances. –

Sabrena Tucker, Lead Bank Teller,
Tampa, Florida

This book should be read by every married couple. It provides proven biblical principles that will help couples accomplish their financial goals. You will be blessed. –

Jeffery L. Smith, Assistant Pastor,
Christ Temple

I find myself amazed and strangely addicted to reading the stories that mirror my own. This book gave me a deeper understanding of what is seen within most of us today. It is truly an entertaining and informative read that I can pass on to others who need that wake-up call. –

Glendora P. Porter, Supervisor,
Disaster Assistance Loan Officer

I have known this couple for many years. Their work is superb. I am confident that your financial future will be a lot brighter after reading this book. They have the wisdom and experience to bring you into a financial safe haven. –

Jerry Linhares, Pastor,
New Covenant Church

I have learned a plethora of knowledge from this dynamic couple. They lit a fire when they taught a financial workshop at my church. The information was exactly what the doctor ordered. I would recommend this book to anyone that is serious about living a debt-free life. If you are having financial difficulties and your pay check is shorter than it ought to be, they will teach you countermeasure to lengthen it. –

Suffragan Bishop Melvin H. Terry,
Apostolic Assembly of Jesus Christ

If you want to stay on top financially, it would be wise to listen to this couple. They have personally proven that what they are teaching actually works. If it works for them, it can work for the rest of us. My main regret is that they weren't around when I needed them the most. Therefore, I had to make discoveries that cost me time,

money, and sweat which resulted in a lot of disappointments. Following their plan will help you make better choices and will enable you to enjoy the fruits of your labor much more. –

Bishop Clifton Jones, Diocesan
of the 10th Episcopal District,
Pentecostal Assemblies of the World

I could not put this book down! It is absolutely outstanding and life changing. It will give you hope and fill you with excitement to start living a debt-free lifestyle immediately! –

Rosalind Ominde, Administrative
Assistant, Department of Aging and
Disability Services

This book is uplifting and encouraging. I was inspired by the technique in which the writers explained financial freedom from a spiritual perspective. –

Lijwana Washington,
Programmer Analyst Advanced,
Orlando, Florida

Most people go through life with a desire to be financially free but have no plan in place to get there. The current state of our economy has brought home the fact that you must increase your knowledge and control your financial destiny. The 4th Level of Financial-Freedom is an excellent starting point. It is a realistic approach to help you take that very important first step. –

Cookie Chandler Belle, Partner,
Belle Capital Resources, LLC

I'm thankful to Adrian and Quaneshala for their words of wisdom. I can now see the light at the end of the tunnel. I can't even begin to express how I have been set free. I hope this couple continues to do what they are doing; they are helping so many people. Thank God for His helpers! –

Denise Jones, Teacher,
Dallas Independent School District

God gave Adrian and Quaneshala the wisdom to pay it forward. They continue to do so every day by living the example they put forth in the book. The book provides very insightful techniques on how we can change our financial habits - not have our habits change us. It is an excellent read. –

Shelene A. Thompson,
IT Developer, Atlanta, Georgia

If there is ever a book that can help you alleviate debt and live a debt-free life, it is The 4th Level of Financial Freedom. I am confident you will find this book insightful and easy to understand. –

Orlando & Christa Blackburn,
Owners, OB on Air

Look inside to see what Adrian and Quaneshala has given up so that others may see a better way. This book is definitely a must read to a better future. –

Dr. Shirley Durham, Author,
Pastoring from Scratch

I know Adrian and Quaneshala Johnson to be two people of spiritual integrity. Instead of hoarding the God-given financial strategies outlined in this book, they decided to share these principles with the world so that the rest of us can obtain and enjoy financial freedom which results in abundant living. –

Barbara Ann Fields, Author,
*40 Reasons How and Why Men and
Boys Should Avoid Incarceration*

This is the first time in over ten years of being married that we have been able to communicate with each other about our finances. We finally have the blueprint on how to work together as a couple on becoming debt-free and on building wealth. –

Chris & April Gainer, Owners,
Independent Insurance Representative

Being around Adrian and Quaneshala encourages a desire to be debt-free! Make the necessary changes and no matter how hot the fire (test of endurance) gets, stick with it. –

Willie Ruth Wilson, Retired Certified
Texas Procurement Manager, Health
and Human Services Commission

This book is exactly what is needed in this day and age. Adrian and Quaneshala is a couple with vision and purpose. –

Dr. H. Durham, Pastor, Better Way
Apostolic Church

While reading The 4th Level of Financial Freedom, the tears began to flow. This book contains the truth I needed at a critical time in my life. I pray that its message will have a profound effect on others as well. Although I am a work in progress, I have more hope now than I had before reading this book. I commit to no longer living in survival mode from day to day. My new ambition is to successfully conquer my financial problems for myself and for my children. I am in the right place for change to happen; I can almost taste sweet victory around the corner. God Bless the labor of your hands. –

Merline Antenor, IT Project
Management Professional,
Austin, Texas

Adrian & Quaneshala have a gift for making the complexity of managing your finances seem extremely simple. Their simplistic teaching makes transforming your financial future easy and fun. This book will certainly persuade individuals to make the tough, but necessary, changes that lead to financial freedom. –

Billy G. Newton, Diocesan of the
29th Episcopal District,
Pentecostal Assemblies of the World

THE 4TH LEVEL OF
FINANCIAL
FREEDOM

SECRETS FROM THE HEART OF A TEACHER

THE 4TH LEVEL^{OF}
FINANCIAL
FREEDOM



ADRIAN & QUANESHALA JOHNSON

FOREWORD BY MICHELLE PRINCE

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Some names contained in this book are pseudonyms to protect the identity of all individuals.

*Am I willing to give up what I have in order to be what
I am not yet? Am I able to follow the spirit of love into the
desert? It is a frightening and sacred moment.
There is no return. One's life is charged forever.
It is the fire that gives us our shape.*

– Mary Richards

ACKNOWLEDGMENTS

We would like to thank everyone who assisted in the creation of this book. We really appreciate all the advice, encouragement, kind words, stories, testimonies, and prayers. Most of all, we would like to thank God for giving us the insight of understanding how to build wealth and a passion for helping others create financial freedom in their own lives.

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