



# The Affordability Factor™

THE 4CS OF CHANGE

Releasing Yourself of that “Challenging Life Event” and  
Living in the Fullness of Faith and Fortitude by Transforming Your  
Concepts, Communications, Collaborations, and Consequences

Nathaniel J. Williams, Ed.D, MHS, MPA, MBA

With contributions by: Gerald S. Schmalzbauer, Pastor Lee McLeod & Antonio E. Caldwell