CROWN FINANCIAL MINISTRIES

True Financial Freedom

Money Map Coach Training Course

Small Group Format

Facilitator's Guide

Introduction

Special Note

Crown Financial Ministries recently changed "Budget Counselors" to "Money Map Coaches." This document will refer to Money Map Coaches. The term is synonymous with all references to "Budget Counselor" used throughout the former Budget Counselor Training Course.

Reason for This Guide

The *Money Map Coach Training Course* (MMCTC) Small Group Format provides the opportunity for student coaches to interact with an experienced facilitator and peers as they complete the MMCTC kit. The student coach's learning experience is enhanced through small group relationship dynamics as well as through daily prayer, Scripture memory, discussion of biblical principles and role playing case studies. MMCTC small groups may be formed within one local church or in a community of several churches.

Qualifications of a MMCTC Small Group Facilitator

- Validated by church leadership; and
- Experienced Crown Biblical Financial Small Group Study facilitator; and
- Experienced Crown Money Map Coach

Purpose of the MMCTC Small Group

- Learn biblical and practical budget coaching principles
- Facilitate peer-to-peer learning
- Establish relationships among student coaches
- Share experiences and insights

Format of the MMCTC Small Group

10-week course, 2 hours per session with homework.

Use of Bible study in Lessons 1-7/How Would You Respond?

Some student coaches who are Crown Biblical Financial Study small group graduates mistakenly view the Bible study contained in lessons 1-7 as a repeat of the Biblical Financial Study small group. However, as the facilitator, you will encourage them to review the Scriptures in light of their application to specific Money Map coaching scenarios.

The most effective way to accomplish this is to use the Biblical Principle class discussion time each week to focus on the vignettes in the section titled "How Would You Respond to the Coaching Participant?" (located after the Notes section of each week's Bible study) Challenge the student coaches to find specific Scriptures in response to each scenario.

Role playing

Role playing is the primary method used to learn specific Money Map coaching techniques. The student coaches should progress from observing to emulating what they've observed to coaching on their own.

Materials

The syllabus and assignment sheet accompanying this Facilitator's Guide lead the facilitator and student coaches through the entire MMCTC kit following the order of topics in the Coaching Participant's workbook, *Journey to Financial Freedom Manual*. When participating in an MMCTC small group, the student coaches should disregard the Weekly Assignment sheet found on page 4 of the *MMCTC Textbook*. They will follow the assignments as outlined in the MMCTC small group syllabus.

Acknowledgments

The following pioneers walked alongside me the past 5 years as this format was inaugurated with over 150 student coaches in the Dallas/Fort Worth area: Charlie Sizemore, Skip Bryan, Marvin Benson & Brad Jack.

Dwight & Kathy Youngberg & Dave Kosanke took the initiative with a very skeleton outline to implement additional beta groups in Kansas City, KS and Tulsa, OK.

Christy Speer developed the Role Play Observations.

Tom Wells and Connie Parks contributed much wisdom and insight from their years of coaching experience.

Most importantly, the Lord gave Howard Dayton a small group model of discipling that is effective not only for students of the Biblical Financial Study but also for training Money Map Coaches.

All glory to God,

Sharon B. Epps

Updated in 2010 by Rose McKillip and Jocelin Boutet

Guide for Training Money Map Coaches

You have undertaken a great work – training new Money Map Coaches. Without knowing it, many of God's people worship money while giving lip service to worshiping God. When they get in trouble, they seek help from Money Map Coaches. You are preparing these student coaches to do God's work by drawing Coaching Participants away from a fixation on money and back to a fixation on God.

A successful facilitator's method is to motivate learning by the student coach. There's a difference between teaching and learning. Teaching focuses on what the facilitator knows, expecting the student coach to adopt it and behave accordingly. Unfortunately, this doesn't work too often. In fact, the student coach may seemingly agree with everything then go out and do it his own way.

The facilitator is most effective when helping the student coaches learn. The responsibility for learning falls on the student coach's shoulders, not yours. You can guide and encourage the student coaches, but in the end they will decide what they learn.

This guide is designed to lead you through a process of helping student coaches learn to provide a ministry of Money Map Coaching. This process extends over a period of ten weeks. Tools such as case studies and role playing will be utilized during the training to assist the student coach in his or her practice.

Your main task is to point the student coaches in the right direction, encourage them, help them focus on key ideas, and lead them to the point where they have the confidence to try it themselves.

Weekly homework

The student coaches will have several hours of homework each week. It must be made clear to them that it must be done ahead of time. The class time will be devoted to discussions of that homework.

Here's a good chance to build a habit. Encourage the student coaches to set aside time each day to do the homework. Same time, same place each time. Hold the student coaches accountable. ("Who has a regular time of study? Tell us about it.")

Ten sessions of training

Each session lasts two hours. It combines Bible study, prayer, case studies and role-playing.

During the first hour pray, recite the memory verse, and review biblical principles from the *MMCTC Textbook*. During the second hour, introduce new material and role-play.

Crown's Biblical Financial Small Group Bible Study

As a general rule, it is most helpful for each student coach to complete Crown's Biblical Financial Small Group Study prior to joining the Money Map Coach Training Course Small Group. The Bible is the foundation for Money Map Coaching. With more than 2,350 verses devoted to money, property and related matters, the student coach needs a foundation in the Biblical principles.

If this isn't possible, then encourage the student coaches to complete all of the Scripture homework in the *Money Map Coach Training Course Textbook.* Hold them accountable for doing it. You may have to do this with a short Q&A session before or after the MMCTC small group meeting.

Role Plays

The purpose of role-playing is to see Money Map Coaching in action and practice it in a safe environment. It's a good idea to have a trained Money Map Coach first play the role of the coach to model for the student coaches. You can use student coaches as Coaching Participants.

After several sessions where the student coaches have had the opportunity to observe, divide the student coaches into clusters of 3. One will serve as the Money Map Coach, the second as the Coaching Participant and the third as the observer/note taker. Whoever plays the Money Map Coach first will then become the Coaching Participant. Rotate until all 3 student coaches have filled all 3 roles.

In each role-playing session, the observer/note taker should highlight the positive things they observed and the areas which needed improvement. Peer learning is a very effective way to develop good habits for coaching.

Finally

Your student coaches are preparing for a great work for the Lord. It won't always appear to be successful. If the Money Map Coach encourages the Coaching Participants to begin to think seriously about the choices they are making, that will be a big first step. Remember what Paul wrote to the Corinthians: "*I planted, Apollos watered, but God gave the increase*."[1]

You do your part, and God will do his. That will bring glory to him.

[1] 1 Corinthians 3:7

WEEKLY SMALL GROUP AGENDA

5 minutes	Prayer
5 minutes	Memory Verse
30 minutes	Biblical Principles
10 minutes	Break
50 minutes	Practical Subjects/Role Play
5 minutes	Next Week's Assignment/Review
15 minutes	Prayer Requests/Prayer

Session 1 – Introduction & Course Overview

Goals for the session

Give student coaches an overview of the next 9 weeks. Introduce them to the facilitator(s) and material.

- Welcome and Introductions
- Outline of rest of course
- Review of homework
- Introduction to procedures and tools for Money Map Coaching

Handouts for the session

- Syllabus
- Homework Assignment sheet
- Class roster
- "Some Principles of Money Map Coaching"

Schedule – 1st Hour: Introduction to course

Open with prayer

Make sure students have name tags, ask them to introduce themselves (Week 1 style from the Biblical Financial Small Group study) and state why they would like to become Money Map Coaches.

Overview

Money Map Coaching is not just about money and budgeting. Its true purpose is to develop a more intimate relationship with Christ. "*If, therefore, you have not been faithful in the use of worldly wealth, who will entrust the true riches to you*" (Jesus in Luke 16:11).

During coaching we'll continually refer to the Bible as our manual and source of guidance.

Money Map Coaching is a relational activity. While it is easy to focus on forms and numbers, most Coaching Participants want personal attention and someone to listen.

Each case is unique. One size doesn't fit all. It's important that you be alert to this fact.

The reading materials provide you with principles and tools to use in coaching. We will spend time learning these principles and becoming familiar with the tools.

Two most important items each week: (1) the memory verse and (2) "How would you respond?" Both point to Scripture as the wisdom for coaching.

Generally, you will want to answer Coaching Participants with a verse from Scripture or a restatement of a scriptural principle (For example, "Actually it's likely that we can develop a plan to pay off your debt. Then you want to avoid debt in the future [Romans 13:8]. Being in debt cripples your ability to serve Christ.")

The case studies and role playing will introduce you to some realities of the human experience.

The facilitator and/or another trained Money Map Coach will model a coaching session first.

Student coaches will be given opportunities to practice and evaluate each other.

Successful Money Map Coaching occurs in an environment of trust led by the Holy Spirit. Prayer is essential. The budget forms and numbers are merely communication and planning tools, not the focus of Money Map Coaching.

Procedures and forms are guides to helping people change habits. They keep you on track, but are not a substitute for learning delayed gratification and financial discipline.

The key is to build trust as a foundation for communication between the Money Map Coach and the Coaching Participants.

Materials

There is a variety of materials in the box called *Money Map Coach Training Course.*

The *Money Map Coach Training Course Textbook* ("Textbook") contains readings, exercises and cases.

A *Textbook Resource CD-ROM* contains a number of useful reference materials. You should become familiar with the subjects and some of the verses.

The Family Financial Workbook ("FFW") contains a step-by-step process for creating and using a budget. This is typically used for someone completing the journey on their own.

You and your Coaching Participants will use *the Journey to Financial Freedom Manual ("JFFM").* You should become thoroughly familiar with it. It is one of the important tools.

A page of Bible verses may be found in the Appendix. Most of these you have memorized from the *Biblical Financial Small Group Study.* Occasionally go back over them to refresh your memorization of them. Like many of the other things in this course, they are tools to help your Coaching Participants reach their goals.

The rest of the materials are useful for ideas and references. You will read portions of them throughout the small group and will also refer back to them from time to time as continuing education.

Schedule – 2nd Hour: Coaching Basics/Introduction to Role of Personality

Hand out "Some Principles of Money Map Coaching." (Found at the end of this session's outline.) Go over key points

Purpose of coaching is to help Coaching Participants change for the better, particularly moving toward the fullness of Christ.

Coaching Participants respond to situations and others in different ways. Need to understand how they think about things, how you think about things.

Use DISC profile to identify four basic personality types. Describe these with examples.

Encourage questions as you go along.

If the students don't ask questions, ask some yourself: "What kind of a person is a 'D'?" "Any questions about filling out the profile?"

Homework for next session

Review materials in kit. Show the student coaches what they will use in the course. Walk them through pages of assignment for next week.

Helpful resource information may be found at www.crown.org in the Library and Tools sections.

Listen to Welcome CD

Read chapter one of *Money Map Coach Training Course Textbook*. If you have already taken *Small Group Bible Study*, review your notes. Otherwise do all of the daily studies and read the material on pages 9 through 18.

Answer "How Would You Respond?" with specific Scriptures. If you don't know a specific Scripture for a given question, leave it blank.

Memorize 1 Chronicles 29:11

Take Personality ID. Only after taking ID, read pages 93 to 96 in *Money Map Coach Training Course Textbook*

Read the "Family Budgeting" article on the *Textbook Resource CD-ROM* located in the back of the *Money Map Coach Training Course Textbook*. This article is also at http://www.crown.org/pamphlets/pdfs/FamilyBudgeting.pdf.

Student coaches will need to attend 8 of the 10 sessions in order to successfully complete the course.

Some Principles of Money Map Coaching

It's easy to get mired in details of Money Map Coaching. There are so many things that come up that it's tempting to try to provide rules for everything. This quickly proves frustrating and fruitless.

It's useful to focus on a few ideas. When things start getting bogged down, you should go back to the biblical principles and stop to pray.

You can't change people. Allow God to change them.

They have to see what they can do that will work for them. The most you can do is guide them in the right direction.

It's about habits.

Most people get in trouble because they drift into destructive behaviors. Why do we carry credit cards? Habit. Except on trips, you can generally leave them at home without causing any problems.

The Money Map Coach wants to help the Coaching Participants see their behaviors in context of biblical principles, then encourage them to come up with some solutions.

"All the extra spending shows up on the Visa card." "Well then, what do you think you can do about it? What will work for you?"

It will be important to hold the Coaching Participant accountable for coming up with a working solution at each session: "What did you decide about the Visa card? How has it worked?"

It's about emotions.

Frequently, Coaching Participants will come to a session frightened, upset, or at odds with one another. The first task is to create and maintain a calm environment. As sailors say, "Keep an even strain on things."

Some spending changes, no matter how logical, are not going to be made. A wife may have her children in preschool. Eliminating that cost would go a long way toward bringing spending in line with income. The preschool is wrapped up with her identity, and it's going to be hard to get her to drop it. She would rather do without essentials rather than take the blow to self-esteem. Be on the lookout for these situations and tread carefully.

It's not hard to start making improvements.

In many cases, only two or three things need to change to start turning things around.

(1) Leave the credit cards at home, (2) Use cash for daily expenses, and (3) Create a special account for irregular expenses, such as doctors' visits or car repairs. This is important for eliminating debt.

Paper is a means to an end, not an end in itself.

It's very easy to focus on filling out all sorts of forms or filling them out completely when it isn't necessary. The Coaching Participants then lose sight of what they are trying to accomplish: finding the two or three things that will work for them.

The purpose of a form is insight, not numbers. Only two forms are absolutely essential: a financial statement and the monthly income and expenses form.

The financial statement can be filled out once every six months. It’s like a checkup to see how they are doing.

Other forms are available to the coach, but their use isn’t indicated in all situations.

We’re budget and debt coaches, not lawyers, tax accountants, or marriage coaches.

If other expertise is indicated, send the Coaching Participant to an expert. Keep on track.

Moving forward is better than perfection.

Managing money is a journey. Your job, as a coach, is to help the Coaching Participants move toward their destination. As long as they are making progress, encourage them, answer their questions and pat them on the back.

Session 2 - Personality

Goals for the session
Recognize that Coaching Participants must first understand God's Part and Our Part before lives will change.

Understand the role of personality in coaching. Identify different personality groups using DISC. Develop strategies for coaching each personality group.

Schedule – 1st Hour: Biblical Principles
Open in prayer

Housekeeping matters, circulate Prayer Request Log (may use copies from the Crown Biblical Financial small group study)

Memory verse

Class discussion of the following:

- From Textbook, Week 1, "God Owns Everything"
- "Notes" p. 12
- "Q&A" p. 19
- "How Would You Respond?" p. 21
- From Family Financial Workbook, chapters 1 and 2
- From Facilitator's Guide, "What Makes a Good Coach?" p. 11

Schedule – 2nd Hour: Practical Application/Role Play
Overview of role of personality (see page 6)

Personality Exercise (see page 15)

Divide into four groups by DISC classification, e.g., all Cs in one group.

Each group should write two questions they would ask a Coaching Participant, and one sentence of counsel for the Coaching Participant.

Upon reconvening, ask the spokesman for each group to share answers.

Discuss difference in responses based on personality type and application to the student coach as a Coach and to the Coaching Participant.

Discuss "Coaching Participant" Types (Textbook, p. 93)

Hand Out: (Facilitator's Guide, p. 16-19) "Listening", "Script for First BC Session" & "Suggested First Coaching Script"

Homework for next session
1. Read Week 3 of Textbook and write answers
2. Memorize Proverbs 22:7
3. Read "Listening" and "Script for first BC…" handouts (pages 16-19; remember "Listening" guidelines apply to all role-play)
4. Prepare to role-play Case Study 1, Text p. 143-148 (see notes on pages 20-26)
5. Read Family Financial Workbook, chapter 1-3

6. Read Journey to Financial Freedom Session 1
7. Read "Debt and Credit" – Training CD
8. Research and Find the Answers to the Crown.org Library Training Questions

Close with prayer

PERSONALITY EXERCISES

INSTRUCTIONS: As a group, write two questions you would want ask these Coaching Participants. Then write one sentence of counsel or direction to the Coaching Participant.

<u>Situation #1</u>

A divorced single mom comes for coaching because she's considering filing bankruptcy. As part of her divorce settlement, her ex-husband is supposed to pay off a credit card and a personal loan, which were both made in her name but were used for his expenses. He is not making the payments as agreed and the creditors are calling her for payment. She tells you that she lives on what she makes but can't afford to make the payments on these debts.

Question #1:

Question #2:

Counsel or direction:

<u>Situation #2</u>

A man asks for coaching to help him payoff his escalating credit card debt. After you visit with him for a while you learn that he is working at his fourth job in four years. He's been laid off of the last three jobs and has been without work for 6-9 months each time. Each successive new job has involved a cut in pay. He tells you that he is living on a bare bones budget and has had to use the credit cards for basic living expenses. He states, "I've done everything right, it just seems like the whole world is against me."

Question #1:

Question #2:

Counsel or direction:

Listening[2]

Listening is a very important way to show respect for others. Being a good listener makes others want to be around you. This is because being a good listener makes the person speaking feel:

- **Important**
- **That his or her thoughts are worth the attention of others**
- **You are interested**
- **Respected**

Listening is a difficult skill. It requires more than just being quiet. A good listener needs to think actively about what is said. To do this, a good listener needs to clear his or her mind from other distractions and focus on what is said, how it is said and what is not being said. It requires concentration and can take a lot of energy. Being a good listener takes practice.

Listening Suggestions

- Clear distractions
  - Turn off noisy equipment in the background (e.g., TV, cell phone).
  - Reducing noise helps the speaker to think and speak clearly, and it makes it easier for the listener to understand what is being said.
- Be quiet with both mouth and mind.
  - Do your best not to interrupt: the speaker has a flow.
  - Keep your focus on the speaker's topic, not on what you are getting ready to say.
  - Avoid thinking about your own mental "errand list" of things you need to get done once the conversation is over.
- Use good attending behaviors.
  - Face the person talking to you.
  - Lean forward slightly.
  - Be interested in what is being said. That way you will look and act interested.
  - Use eye contact.
  - Nod your head; say "Umm" or "Uh-huh" occasionally.
  - Use a moderate verbal tone and speech rate.
  - Stay on point; don't change the subject.
  - Silence can be awkward, but useful at appropriate times. This allows the person to think through what he or she wants to say. Silence can say more than words in important moments.

[2] Based on a paper of the same name by Dr. Jan Hall, Richland Hills Counseling Center, N. Richland Hills, TX

- Listen for feelings.
    - Reflecting a feeling back to the speaker helps to increase understanding of the speaker and the speaker's conversation.
    - Examples: "Sounds like you are frustrated." Or, "I'm sure you are excited."
- Clarify a statement
    - Helps increase understanding.
    - Examples: "Let me see if I understand this; you said…" or "It sounds like you said…" or "I hear you saying…"
- Be an encourager.
    - This helps the speaker to elaborate and continue talking; it often times encourages talk toward deeper meanings.
    - One example is to pick out a key word or phrase and restate it. Then the speaker may elaborate the meaning. For example, "I had a great time last night." "A great time?" "Yeah, I went to a …"
    - Examples: "I'm wondering about…", I'm curious about…", "Tell me about…"
- Avoid making judgmental statements.
    - Examples: "That was dumb!", "What a stupid move!" or "You should have known better!"
- Ask only necessary questions.
    - Questions should clarify or increase your understanding.
    - Too many questions tend to put people on the defensive or cause confusion.
    - Person asking questions is often in control of the conversation.
    - Open-ended questions encourage others to talk and provide maximum information.
    - Examples: "What happened?", "Expand on that a little bit. How did it come about?" or "What are you going to do?"
- Summarize from time to time.
    - "Correct me if I'm wrong, but here is what I heard…"
    - "Let me summarize. It sounds like…"

Script for First Money Map Coaching Session and Suggested Statements for Building Trust

- Welcome Coaching Participants
- Make them comfortable; offer coffee or water if appropriate.
- Begin with prayer.
- Review information and help set them at ease as you go along ("How old are your children? Where do they go to school?")
- "I'd like to start by learning a little more about you, what brought you here and what you would like to see happen. Stacy, tell me a little about yourself, your family, how you met Mark."
    - Repeat with Mark.
- "Tell me a little about how you decided to meet with me. What led you here? When we're done, what would you like to see as a result?"
    - Record goals. Achieving these goals will tell you when the coaching is done. You may need to add to these as time goes on and you become more familiar with the Coaching Participants.
- "Let me tell you a little bit about myself and how I like to work."
    - Describe what led you to become a coach including any formal credentials (e.g., Certified Financial Planner licensee). Two minutes maximum.
    - "The Bible has more than 2,350 verses dealing with money, property and related matters. We look to these verses for guidance about principles and values."
    - "I'm not going to judge what you are doing. I may point out some biblical principles that will lead you in another direction, but it will be up to you to decide. Does this make sense so far? Any concerns or questions?"
    - "This is your money, and it's your job to decide what to do with it. My job is to help you collect some data and point out things that might help you reach your goals."
    - "There will be some work on your part, but I'm going to try to keep the paperwork to a minimum."
    - Refer to the confidentiality of the Money Map Coaching sessions.
- "I'm willing to work with you as we make progress toward your goals. This is going to take work on both our parts. It's important that you do the assignments."
    - "If you feel that you are well on your way to reaching your goals or if you feel we aren't going to make any progress, we can stop at any time. The only thing I ask is that you call me and let me know. That way, I will have more time to devote to other people."
    - "Is this OK with you? If so, I'd like for you to look over this commitment statement and sign it." (The *Commitment to Coaching* is located on p. 7 of the *Journey to Financial Freedom Manual*.)

"Well, let's get started. First we need to collect some data about income and spending. "

As you go along ask if there are any questions.

- "Now, let me make an assignment. I'd like you to start recording income and spending for 30 days." (Use the *30-Day Diary* located in the *Journey to Financial Freedom Manual* p. 14, 15)

  "Whenever you receive some income or spend some money, record the amount in the proper column."

  "You'll need to keep all the receipts and statements for 30 days. I suggest you put them in a manila folder."

  "If you pay with cash, put the receipt in your billfold or purse until you can transfer it to the folder or record it."

  "This is going to be the foundation for reaching your goals. Until you see where your money comes from and where it goes, you are going to have trouble making good decisions to reach your goals."

  "Any questions? Will you do this for at least 30 days?"

- "What do you think so far? Any concerns? Will this work for you?" [Given them a chance to answer even if it means being quiet until they do.]
- "OK, let's review."

  "If I understand correctly, here are the things you'd like to see happen." Review their goals you have written down.

  "You're going to start recording your spending and income for the next 30 days. Now, if you have any questions about how to do this, please call me immediately. I'll walk you through it, or we can meet to discuss it."

- "Let's set a time for our next meeting. I'd like to make it in two weeks to see how things are going. Would the same time and place in two week work for you?" [Write the date on your calendar.] "If something unexpected causes you to change, please call me immediately."

  "Please bring your manila folder with receipts and statements along with the partially completed *30-Day Diary*."

- "How do you feel so far? What do you think?"
- "Let's close in prayer."

PREPARATION WORKSHEET FOR MONEY MAP COACHING SESSION ONE

Step 1: Greet your clients

Step 2: Pray

Step 3: Explain your ministry and budgeting background

My background: This ministry:

Step 4: Get to know your Coaching Participant and complete the Personal Information Sheet (located on p. 6 of the *Journey to Financial Freedom Manual*).

Step 5: Review the financial information provided by the Coaching Participant.

Step 6: Identify Goals

Step 7: Explain the *30-Day Diary*

- Keep in convenient place
- Record daily
- Round to nearest dollar

Step 8: Assign Additional Action Items

- Bible study
- Daily Record
- Monthly Income & Expense Form
- *Your Money Counts*
- Other information

Step 8: Sign the Commitment to Coaching

Step 9: Set up the next meeting

Step 10: Pray

Step 11: Complete a Coaching Participant Progress Report

MONEY MAP COACHING ROLE PLAY
OBSERVATION SHEET

Instructions: *In groups of 3, role play the case study. Whoever plays the Money Map Coach first will then become the Coaching Participant. Rotate until all 3 participants have filled all 3 roles.*

Roles – **Money Map Coach**
Coaching Participant
Observer– *You are to watch for Money Map Coaching skills discussed and note specifics of good/excellent interactions. Note areas for improvement.*

Observers: *Circle the number to indicate your rating 5 = Outstanding, 1= Needs Development; Note specifics to review during feedback session.*

ENTRY **1** **2** **3** **4** **5**	**Greeting & introductions** **Confirm purpose of meeting** ____________________ ____________________ ____________________
ENGAGE **1** **2** **3** **4** **5**	**Prayer** **Confidence** **Eye Contact** **Get to know Coaching Participant** ____________________ ____________________

RAPPORT 1 2 3 4 5	 **Money Map Coach explains his/her background** ________________________ ________________________ ________________________ ________________________ ________________________ ________________________ ________________________
CREDIBILITY 1 2 3 4 5	 **Complete Personal Information Sheet** **Review financial information provided** ________________________ ________________________ ________________________ ________________________ ________________________

PROFILE	Gain Agreement to Proceed to Identify Goals
	Effective Questioning
1	Active Listening
2	
3	
4	
5	

ANALYZE/ SOLVE	Suggested Action Steps including *30-Day Diary*
1	
2	
3	
4	
5	

RECOMMENDATION **1** **2** **3** **4** **5**	 **Explained Benefits of Coaching Participants Completing Homework Assignment**
CLOSE **1** **2** **3** **4** **5**	 **Gained Agreement on Next Steps** **Instructions for Next Steps** **Signed Commitment to Coaching** **Ended in prayer**

OTHER OBSERVATIONS/NOTES:

Session 3

Goals for the session
Becoming Debt Free

God's Part / Our Part

Case Study 1

Schedule – 1st Hour: Biblical Principles
Open in Prayer

Review Memory Verse

Class discussion of the following:

- Textbook, Week 3, "Becoming Debt Free"
- "Notes" p. 38-46
- "Q&A" p. 35-37
- "How Would You Respond?" p. 48
- Journey to Financial Freedom, Session 1, "God's Part / Our Part"
- Review your findings to the Crown.org Library Training Questions

Schedule – 2nd Hour: Practical Application/Role Play
Review "Script for First BC Session" (Facilitators Guide, p. 18-19)

Conduct Case Study 1 (Textbook, p. 143-148; answers on p. 155; Facilitator leads)

Homework for next session
1. Read Week 7 of Textbook and write answers
2. Memorize Philippians 4:11-13
3. Prepare to role-play Case Study 2, Text p. 149-154
4. Read Family Financial Workbook- chapters 4-9
5. Read Journey to Financial Freedom- Session 2
6. Research and Find the Answers to the Crown.org Library Training Questions

Close in Prayer

Session 4

Goals for the session
Peace & Contentment

Becoming Debt Free

Case Study 2

Schedule – 1st Hour: Biblical Principles
Open in Prayer

Review Memory Verse

Class discussion of the following:

- Textbook, Week 7, "Peace and Contentment"
- "Notes" p. 101
- "Q&A" p. 113-115
- "How Would You Respond?" p. 114-115
- JFF, Session 2, "Becoming Debt Free"
- Review your findings to the Crown.org Library Training Questions

Schedule – 2nd Hour: Practical Application/Role Play
Discuss "Budget Coaching, Approach and Analyze" (Text, p. 116-135)

Role-play Case Study 2 (Textbook, p. 149-154; answers on p. 157)

Breakout as small groups; discuss as a class

Homework for next session

1. Read Week 2 of Text and write answers
2. Memorize Acts 20:35
3. Prepare to role-play Case Study 4, Text p. 166-171
4. Read Journey to Financial Freedom- Session 3
5. Read "Giving and Tithing" – Training CD
6. Research and Find the Answers to the Crown.org Library Training Questions

Close in prayer

Session 5

Goals for the session

Give Generously (attitudes, advantages, principles)

Contentment & Peace

Case Study 4

Schedule – 1st Hour: Biblical Principles

Open in Prayer

Review Memory Verse

Class discussion of the following:

- Textbook, Week 2, “Give Generously”
- “Notes” p. 25
- “Q&A” p. 32
- “How Would You Respond?” p. 33
- Journey to Financial Freedom, Session 3, “Contentment and Peace”
- Review your findings to the Crown.org Library Training Questions

Schedule – 2nd Hour: Practical Application/Role Play

Role-play Case Study 4 (Textbook, p. 166-171; answers on p. 181)

Breakout as small groups; discuss as a class

Homework for next session

1. Read Week 4 of Text and write answers
2. Memorize Proverbs 21:20
3. Prepare to role-play Case Study 5, Text p. 172-178
4. Read Journey to Financial Freedom- Session 4
5. Read "Gambling and Lotteries" – Training CD
6. Review Family Finanical Workbook, chapter 6
7. Research and Find the Answers to the Crown.org Library Training Questions

Close in Prayer

Session 6

Goals for the session

Saving is Biblical (saving, investing, gambling, insurance, taxes, honesty)

Emergency Fund

Case Study 5

Schedule – 1st Hour: Biblical Principles

Open in Prayer

Review Memory Verse

Class discussion of the following:

- Textbook, Week 4, "Saving and Other Practical Principles"
- "Notes" p. 53
- "Q&A" p. 64
- "How Would You Respond?" p. 65
- Journey to Financial Freedom, Session 4, "Saving"
- Review your findings to the Crown.org Library Training Questions

Schedule – 2nd Hour: Practical Application/Role Play

Role-play Case Study 5 (Textbook, p. 172-178; answers on p. 183)

Breakout as small groups; discuss as a class

Homework for next session

1. Read Week 5 of Text and write answers
2. Memorize Proverbs 22:6
3. Prepare to role-play Case Study 6, Text p. 187-192
4. Read Journey to Financial Freedom- Session 5
5. Read "Insurance" – Training CD
6. Read Family Financial Workbook chapter 10; review Family Financial Workbook chapters 7, 8 and 9
7. Research and Find the Answers to the Crown.org Library Training Questions

Close in prayer

Session 7

Goals for the session
Family, Our First Ministry (communication, training children, inheritance, wills)

Implementation / Freedom Account

Case Study 6

Schedule – 1st Hour: Biblical Principles
Open in Prayer

Review Memory Verse

Class discussion of the following:

- Textbook, Week 5, “Family”
- “Notes” p. 69
- “Q&A” p. 66
- “How Would You Respond?” p. 78
- Journey to Financial Freedom, Session 5, “Implementation / Freedom Account”
- Review your findings to the Crown.org Library Training Questions

Schedule – 2nd Hour: Practical Application/Role Play
Role-play Case Study 6 (Textbook, p. 187-192; answers on p. 212)

Breakout as small groups; discuss as a class

Homework for next session
1. Read Week 6 of Text and write answers
2. Memorize Colossians 3: 23-24
3. Prepare to role-play Case Study 7, Text p. 193-198
4. Read "Major Purchases" – Training CD
5. Research and Find the Answers to the Crown.org Library Training Questions

Close in prayer

Session 8

Goals for the session
Work, You are Uniquely Made (biblical perspective, retirement, partnerships)

Case Study 7

Major Purchases

Schedule – 1st Hour: Biblical Principles
Open in Prayer

Review Memory Verse

Class discussion of the following:

- Textbook, Week 6, "Work, You are Uniquely Made"
- "Notes" p. 83
- "Q&A" p. 90
- "How Would You Respond?" p. 91
- Major Purchases
- Review your findings to the Crown.org Library Training Questions

Schedule – 2nd Hour: Practical Application/Role Play
Role-play Case Study 7 (Textbook, p. 193-198; answers on p. 214)

Breakout as small groups; discuss as a class

Homework for next session
1. Memorize Proverbs 3:27-28
2. Using "The Word on Finances" or the "topically" indexed scripture verses (Training CD), determine which verses apply to each Case Study, 1-7
3. Prepare to role-play Case Studies 8, 9 and 10, Textbook p. 199-227
4. Read "Widow's guide" – Training CD
5. Read "Bankruptcy" – Training CD
6. Research and Find the Answers to the Crown.org Library Training Questions

Close in prayer

Session 9

Goals for the session
Apply “Word on Finances” Bible verses to Case Studies 1-7

Case Studies 8-10

Dealing with Crisis: Widows & Bankruptcy

Schedule – 1st Hour: Biblical Principles
Open in Prayer

Review Memory Verse

Class discussion of the following:

- Bible Verses as They Apply to Case Studies 1-7
- How Would You Respond?
- Dealing With Crisis
- Widows
- Bankruptcy
- Review your findings to the Crown.org Library Training Questions

Schedule – 2nd Hour: Practical Application/Role Play
Role-play Case Studies 8, 9 & 10 (Textbook, p. 199-227; answers p. 216, 219, 240)

Breakout as small groups; discuss as a class

Homework for next session
1. Memorize Lk. 14:28, Ps. 50:15
2. Using “The Word on Finances” or the “topically” indexed scripture verses (Training CD) determine which verses apply to each Case Study, 8-12
3. Prepare to role-play Case Studies 11 and 12, Textbook p. 228-247
4. Read “Money Map Coaching Section 4” of Church Manual
5. Read "Investing" – Training CD
6. Research and Find the Answers to the Crown.org Library Training Questions

Close in prayer

Session 10

Goals for the session

Apply "Word on Finances" Bible verses to Case Studies 8-12

Case Studies 11 & 12

Establishing a Coaching Ministry

Schedule – 1st Hour: Biblical Principles

Open in Prayer

Review Memory Verse

Class discussion of the following:

- Bible Verses as They Apply to Case Studies 8-12
- Review your findings to the Crown.org Library Training Questions
- How Would You Respond?
- "Establishing a Coaching Ministry" – Church Manual

Schedule – 2nd Hour: Practical Application/Role Play

Role-play Case Studies 11 & 12 (Textbook, p. 228-247; answers p. 242, 246)

Breakout as small groups; discuss as a class

Award Certificates & Statement of Completion (only those who faithfully complete)

Close in Prayer

Money Map Coaching
Library Research

Using the Crown.org Library, find the answers to each of the below questions. Hint: You are allowed to use the search feature.

Facilitator: Before giving copies to the new coaches in training, delete the answers.

Week 2 Questions with Answers

1. What if my husband doesn't want to live on a budget?
Husband doesn't want to budget
http://www.crown.org/library/ViewArticle.aspx?ArticleId=72

2. Where should I invest my surplus money?
Investing surplus http://www.crown.org/library/ViewArticle.aspx?ArticleId=78

3. How can I pay our large medical bills/prescription costs?
Paying large medical costs http://www.crown.org/library/ViewArticle.aspx?ArticleId=82

4. How can I get my name off of mailing lists and telemarketing lists?
Name removed from marketing lists
http://www.crown.org/library/ViewArticle.aspx?ArticleId=85

5. What can we do about our student loans?
Repaying student loans http://www.crown.org/library/ViewArticle.aspx?ArticleId=68

6. How will we ever pay for our children's college education?
Paying for college http://www.crown.org/library/ViewArticle.aspx?ArticleId=69

7. How can I convince my husband that we should be tithing?
Husband doesn't want to tithe
http://www.crown.org/library/ViewArticle.aspx?ArticleId=70

8. Should we refinance our home? Should we do a cash-out refinancing to pay off our credit card debt?
Refinance home to pay off debt
http://www.crown.org/library/ViewArticle.aspx?ArticleId=67

9. Do I have to tithe on my inheritance (tax refund, sale of home)?
Tithing on inheritance http://www.crown.org/library/ViewArticle.aspx?ArticleId=79

10. My husband is out of work. How can we make ends meet?
Making ends meet http://www.crown.org/library/ViewArticle.aspx?ArticleId=77

Week 3 Questions with Answers

1. How do you take charge on a low income?
Taking charge on a low income
http://www.crown.org/library/ViewArticle.aspx?ArticleId=505

2. List 4 short-term goals for a family?
Short-term goals http://www.crown.org/library/ViewArticle.aspx?ArticleId=560

3. How does a family budget for miscellaneous?
Budget for miscellaneous http://www.crown.org/library/ViewArticle.aspx?ArticleId=317

4. What is the common attitude presented in the Bible is to save for emergencies?
Budgeting a contingency fund
http://www.crown.org/library/ViewArticle.aspx?ArticleId=318

5. In what budget category is it essential for Couples to be realistic about what they can and cannot spend?
Budgeting for entertainment and recreation
http://www.crown.org/library/ViewArticle.aspx?ArticleId=319

6. How does one go about budgeting on a fluctuating income?
Budgeting on a fluctuating income
http://www.crown.org/library/ViewArticle.aspx?ArticleId=320

7. What tool can help ease the trauma of unexpected price increases that are beyond our control?
Dealing with emergencies http://www.crown.org/library/ViewArticle.aspx?ArticleId=361

8. List some common Symptoms of financial problems.
Symptoms of financial problems
http://www.crown.org/library/ViewArticle.aspx?ArticleId=504

9. List some scripturally sound reasons to invest.
Investing http://www.crown.org/library/ViewArticle.aspx?ArticleId=101

Week 4 Questions with Answers

1. How do I begin a benevolence ministry in my church?
Benevolence - How to Begin
http://www.crown.org/library/ViewArticle.aspx?ArticleId=259

2. Does Crown give any guidelines to elders who are charged with setting the pastor's salary?
Total pastoral compensation
http://www.crown.org/library/ViewArticle.aspx?ArticleId=575

3. Are there any legal problems involved with a church loaning money to their members?
Should churches loan money?
http://www.crown.org/library/ViewArticle.aspx?ArticleId=562

4. Who's job is it to fund the great commission?
Giving to Missions Work http://www.crown.org/library/ViewArticle.aspx?ArticleId=405

5. If the Lord is our provider, how should I regard my occupation? **Work as unto the Lord** http://www.crown.org/library/ViewArticle.aspx?ArticleId=297

6. I don't feel like I will ever be in full-time Christian work. I can't afford to be without a job.
The Fallacy of Full-Time Christian Work
http://www.crown.org/library/ViewArticle.aspx?ArticleId=238

7. I'm deeply in debt. Should I tithe?
Tithing while in debt http://www.crown.org/library/ViewArticle.aspx?ArticleId=574

8. I don't have any money to tithe. Is it right to give things instead of money?
Non-cash Donations http://www.crown.org/library/ViewArticle.aspx?ArticleId=458

Week 5 Questions with Answers

1. What is the best way to prevent being encumbered by debt?
Types of savings http://www.crown.org/library/ViewArticle.aspx?ArticleId=578

2. When there is a crisis, there is Visa. Why should I need a savings account?
The need for emergency savings
http://www.crown.org/library/ViewArticle.aspx?ArticleId=566

3. Are there steps that can be taken to reduce food costs for a family? **Saving on groceries** http://www.crown.org/library/ViewArticle.aspx?ArticleId=551

4. What's the use of asking for a generic brand drug at the pharmacy? Are they as good as name brand drugs?
Saving money by using generic drugs
http://www.crown.org/library/ViewArticle.aspx?ArticleId=550

5. My home expenses are fixed. There is nothing I can do to change them.
Little Savings in Home Expenses Add Up
http://www.crown.org/library/ViewArticle.aspx?ArticleId=484

6. Do you have any ready ideas on saving money?
Ten Ways to Save Money http://www.crown.org/library/ViewArticle.aspx?ArticleId=147

7. I have a surplus of money each year. What am I to do with it?
How to handle a surplus http://www.crown.org/library/ViewArticle.aspx?ArticleId=416

8. List 5 steps that lead to contentment.
Being Content http://www.crown.org/library/ViewArticle.aspx?ArticleId=256

Week 6 Questions with Answers

1. Our older parents aren't talking about their financial situation. How can we prepare to assist them with managing their finances when they are no longer able to do this for themselves?
Caring for the Financial Health of Aging Parents
http://www.crown.org/library/ViewArticle.aspx?ArticleId=204

2. My kids are still young and live at home. When is a good time to teach them about money without them yawning and walking away? **Teach Kids about Money While on Vacation** http://www.crown.org/LIBRARY/ViewArticle.aspx?ArticleId=217

3. I don't have time to keep everything organized. What is the big deal about a little clutter?
Calculating the high cost of clutter
http://www.crown.org/library/ViewArticle.aspx?ArticleId=448

4. Does Crown have any suggestions on giving an allowance to my children?
Giving children an allowance
http://www.crown.org/library/ViewArticle.aspx?ArticleId=404

5. Vacations are always a budget buster for our family. How can we stay within our means, yet have a great time together?
Great (and Affordable!) Family Vacations
http://www.crown.org/library/ViewArticle.aspx?ArticleId=623

6. As parents, how do we help teach our young adult children financial self-discipline?
Disciplining children financially
http://www.crown.org/library/ViewArticle.aspx?ArticleId=365

7. As my young children grow, are there guidelines on what I should be teaching them at age-appropriate levels?
Children and Finances Part 2
http://www.crown.org/library/ViewArticle.aspx?ArticleId=343

8. In teaching kids about finances, what three principles that are applicable both to parents and children?
Children and Finances Part 1
http://www.crown.org/library/ViewArticle.aspx?ArticleId=342

Week 7 Questions with Answers

1. I'm retired and want to know how much my wife will receive if something were to happen to me. I want to make sure she is provided for.
Social Security Retirement and Survivor Benefits
http://www.crown.org/library/ViewArticle.aspx?ArticleId=444

2. How should I prepare for retirement?
Retirement—Is it mandatory?
http://www.crown.org/library/ViewArticle.aspx?ArticleId=544

3. Where can I find a budget percentage guide for a family of just two? Pamphlets Percentage Guides in PDF format: Family of Two -(Married Couple)
http://www.crown.org/pamphlets/pdfs/PGI02%28FamilyofTwo%29.pdf

4. Are there any guidelines for choosing a partner for my business? **Unequally yoked**
http://www.crown.org/library/ViewArticle.aspx?ArticleId=289

5. I've heard that a reverse mortgage will help my retirement. What is a reverse mortgage?
Reverse mortgages http://www.crown.org/library/ViewArticle.aspx?ArticleId=545

6. In retirement, we see medical costs escalating. What are our alternatives?
Medical care for aging baby boomers
http://www.crown.org/library/ViewArticle.aspx?ArticleId=493

7. I heard on the radio that it is wise to have your important papers in one safe place, telling a trusted family member where they are located. What papers should we have in that collection?
Putting critical papers in order
http://www.crown.org/library/ViewArticle.aspx?ArticleId=330

8. Is the old saying, "another day, another dollar" really what God intended in my job?
Biblical perspective of work
http://www.crown.org/library/ViewArticle.aspx?ArticleId=303

Week 8 Questions with Answers

1. What is the best retirement investment?
Retirement—Is it mandatory?
http://www.crown.org/library/ViewArticle.aspx?ArticleId=544

2. I moved in from out-of-state. What is the best way to determine if my will is valid in another state?
Is your will valid? http://www.crown.org/library/ViewArticle.aspx?ArticleId=454

3. I'm building my emergency fund up to 3-6 months of living expenses. Is this the only type of savings I need?
Types of savings http://www.crown.org/library/ViewArticle.aspx?ArticleId=578

4. When in comes to major purchases, what is the best way to save for them?
Money Management/Pamphlets in PDF/**Houses and Cars**
http://www.crown.org/pamphlets/pdfs/MajorPurchases.pdf

5. I'm thinking about taking out a second mortgage on my home to send my kids to college. At least that way the loan will be tax deductible.
Borrowing for education http://www.crown.org/library/ViewArticle.aspx?ArticleId=315

6. I have some friends who just got engaged. Since fights over money is such a stressor in marriage, what would you suggest for them?
A budget for engaged couples
http://www.crown.org/library/ViewArticle.aspx?ArticleId=73

7. I have a friend in Kalamazoo who wants to hear the Crown Radio program. Do you know where to find the station list?
Crown Radio: Station Listing http://www.crown.org/Media/stationlisting.asp

Week 9 Questions with Answers

1. We are so far in debt that we can't make all our debt payments. **Can't make debt payments** http://www.crown.org/library/ViewArticle.aspx?ArticleId=66

2. Should we help our needy family members (friends) who have been irresponsible with money?
Helping irresponsible people
http://www.crown.org/library/ViewArticle.aspx?ArticleId=74

3. Does all of our tithe have to go to our church?
Tithe to church only http://www.crown.org/library/ViewArticle.aspx?ArticleId=76

4. What can I do about the debt the court said my ex-husband (ex-wife) was supposed to pay?
Paying debt after divorce http://www.crown.org/library/ViewArticle.aspx?ArticleId=80

5. How can I get a copy of my credit report?
Credit Reports http://www.crown.org/library/ViewArticle.aspx?ArticleId=84

6. What if my wife doesn't want to live on a budget?
Wife doesn't want to budget
http://www.crown.org/library/ViewArticle.aspx?ArticleId=71

7. What does the word "bankruptcy" come from?
Bankruptcy http://www.crown.org/library/ViewArticle.aspx?ArticleId=113

8. What are the different types of personal bankruptcy?
Types of bankruptcy http://www.crown.org/library/ViewArticle.aspx?ArticleId=577