

## Highlights of Changes in the 2024 Client Course Update

### Course Content

- Various corrections in grammar and other minor wording changes for clarity throughout the lessons.
- Prior to Lesson 1 Getting Started, in the Introductory Meeting, we suggest having clients complete the Assets and Liability form in addition to the 30-day tracker (this is shown in the updated Budget Coach Manual; not stated in the Edvance360 lesson)
- In Lesson 1 Getting Started:
  - In 1.5 Financial Forms, the main forms linked here have been updated, both in Excel and Google Sheets. The main change is in the “Spending Plan” form. At the top of the guideline column, you’ll notice a new selection box. If you choose “Current”, it calculates the guidelines based on Current Net Spendable Income. If you choose “New”, it calculates the guidelines based on New Net Spendable Income.
  - Also in Section 1.5, we added guidance on completing the forms when you have a small business or rental real estate.
  - Moved the Quit Claim Deed to Lesson 2.
  - Removed the section which included a link to download PDF alternatives to the main financial forms. These are available in the Resource Repository in case a client needs them.
- In Lesson 2 God’s Part / Our Part:
  - In 2.3 Notes, added a short section, “Principles of Honesty.”
  - In 2.5 Practical Tools, added a link to a Crown article on budgeting with inconsistent income.
- In Lesson 3 Becoming Debt Free, 3.3 Notes,
  - Changed the example under “What Does Debt Really Cost” to reflect the alternative of investing in a stock/bond portfolio with a historical average 8.7% return instead of a 12% return previously assumed.
  - Changed the Rate of Return table to show the amount of return rather than the future balances.
  - Added a short section on bankruptcy
- In Lesson 5 Giving and Saving, 5.3 Notes, added a section on retirement planning.
- In Lesson 7 Conclusion, 7.3 Maintenance Plan, instead of repeating the description of the maintenance plan, it now refers back to Lesson 4 where it was originally covered. This section also now mentions options of continuing to use the Crown spreadsheets, finding an app, or using hardcopy paper and envelopes.

### Assignment Questions

- Combined and re-ordered many questions for simplicity and clarity.
- Added “a.”, “b.”, “c.” to more clearly separate multi-part questions.
- Deleted some questions that seemed to be leading students to answer in a way that the Bible passages were not clearly addressing, for example, Lesson 6, Questions 11 and 12 on inheritance, referring to 2 Corinthians 12:14 and Galatians 4:1-2.
- Added a few new questions scattered throughout.

### Edvance360 Features

- Turned off generation of email to the coach when a client uploads something in My Doc Vault. (Previously, it was turned on for only one doc vault.)
  - If the coach wants this feature turned on, go to “My Doc Vault”, “Manage Doc Vaults”, click the Edit button, then select “Yes” under “Email Instructor When New Item Uploaded.”
- In the Resource Repository, added a section called “Links and Documents from Client Course Lessons.” This summarizes links to resources that are included in the client course.

#### Edvance360 Guides

- Updated overall content to be more specific to the audience and more current to the version of Edvance360 we are using. The two help documents in the Resource Repository are now called:
  - Edvance360 Guide For Clients
  - Edvance360 Guide for Coaches
- Statements at the beginning of the client manual have been changed to clarify they will not have access to Edvance360 for an unlimited time, but that their account will remain for only a few weeks to enable them to download what they need.