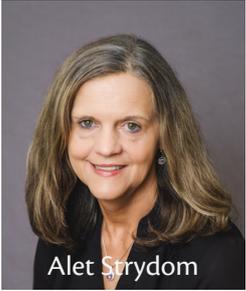


DISCIPLING FAITHFUL STEWARDS

News from Crown Budget Coaching

TRUE WORSHIP STARTS WITH TRANSFORMATIVE GRATITUDE



Alet Strydom

Gratitude is more than just a simple “thank you” - it’s a transformative approach to life.

Maintaining a sense of thankfulness can shift our focus from what we lack to the abundance that already exists in our lives — creating a ripple effect of positivity. Embracing gratitude can lead to greater happiness, better health, and stronger relationships.

As we approach the end of 2024 my heart is filled with gratitude, wonder, and worship as I remember what our Father has done for us. It is my joy to express my thankfulness to the Holy Spirit for His leading and guidance, and to all of our Budget Coaches for their dedication and selfless service. We sense the smile of the Father as we close 2024 and enter into a time of well-deserved rest and celebration. My prayer for each of you is that you may experience the comforting presence of Holy Spirit during this festive season and that joy may flood your heart and family. We love you dearly and thank God for you every day. The words of the Master in Matthew 25:23, “Well done, good and faithful servant,” is at the center of our love and labor as we end the year.

Budget Coach - Onboarding Website Development

On December 1, 2024, we began to work on a custom-designed website to improve service and functionality for clients and Budget Coaches. The planned release date of the new site is June 2025.

Features to look forward to:

- Clients will be able to select and connect with a Coach based on availability via an automated appointment scheduler.
- Agreements and administrative functionalities will be automated to facilitate more relational time between clients and Coaches.
- Coaches will have access to a client tracking process and be able to monitor the progress of clients.

Budget Coaching Numbers

Budget Coach Clients Served

- Aug 1, 2019 to Nov 30, 2023 - 732 Clients (52 months)
- Dec 1, 2023 to Nov 30, 2024- 291 Clients (12 months)

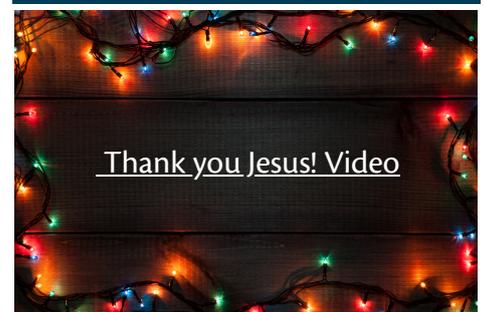
Budget Coaches Trained in USA

- Aug 1, 2019 to Nov 30, 2023 - 168 Coaches (52 months)
- Dec 1, 2023 to Nov 30, 2024 - 56 Coaches (12 months)

NEWS THIS MONTH:

- Alet Strydom - 1
- Worship song - 1
- Save the Dates - 2
- Budget Coach Numbers - 1
- Christmas Counsel - 2
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- Coach Spotlight - 6
- Welcome to New Coaches - 7-8

[Worship/Gratitude Song](#)
[Watch the VIDEO](#)



CHRISTMAS COUNSEL

CHUCK BENTLEY



Celebrate With Joy, Not Debt!*

Here we are again—another busy shopping season to embrace, ignore, or cope with in another way.

To help reign in the potential insanity of the season, read my [Black Friday Survival Guide](#) from 2017 or [Christmas Shopping on a Budget](#) from 2021. I want you to have a wonderful Christmas without debt! Don't let Black Friday create a Red New Year! That is, avoid going into debt—period! Don't give into pressure, open retail credit cards or buy-now-pay-later accounts, or spend money you don't have. Exercise self-control and track your spending to make sure you can cover the costs (in full!) when the bills come due.

Pray and Focus on What He Has Done

Pray, and ask God to provide in ways that you could never plan. One of our friends raised seven children on a limited budget. A young member wanted a grand piano for Christmas - something the family could never afford. So they prayed. Before Christmas arrived, a widowed friend contacted them. She no longer needed their grand piano because her spouse was the pianist of the family. She asked if they could use it in their home! God is full of surprises!

Change your mindset by focusing on the truth of Christmas: the arrival of our Savior, Jesus Christ, who came to give us new life. Nothing comes close to the wonder of this! Refuse to let your heart be gripped by the advertising and materialistic madness of the season. Read and meditate on what the Apostle Paul wrote in Colossians 3:1-2 (ESV) about where we ought to set our minds and how we can renew them.

Give thanks in all things, and focus on the true meaning of Christmas. Learn from the rich, timeless meaning found in Christmas carols. Memorize Luke 2:1-20 as a family. Enjoy the season without fearing bills arriving in January by having a fulfilling, yet frugal Christmas.

Subscribe to Crown's God Is Faithful devotional to receive much-needed encouragement and help to transform your finances. May it be a blessing!

*(Adapted from Chuck's article about [Black Friday shopping](#). It includes a list of practical suggestions appropriate for the Christmas holiday.)



The Christmas Season is Near

Neile Simon

Enrollment Supervisor : CCC

Plan Wisely with Christian Credit Counselors

It's that time of year again—holiday lights, festive gatherings, and, for many, a seemingly endless shopping list. Before you know it, holiday shopping will be in full swing, and with it, the temptation to overspend. If you're still working to pay off last year's holiday expenses, it might be time to rethink how you approach this season. At Christian Credit Counselors, we're here to help you make financial choices that honor your goals and your faith.

The Trap of Holiday Overspending

Why do so many of us end up overspending each holiday season? It could be the influence of a culture that tells us bigger gifts mean greater love or the desire to show generosity to friends and family. Often, we find ourselves compensating with gifts, hoping to make up for time or attention we may not have given throughout the year.

Whatever the reasons, overspending with credit cards can create stress, strain, and a distraction from what truly matters. Debt not only impacts our financial health, but it can also weigh on our spirit and pull us away from living in peace. Proverbs 22:7 reminds us, "The borrower is slave to the lender." This season, let's avoid the trap of debt and focus on true generosity, which isn't measured in dollars. The best gifts don't always have a price tag.

Stay Debt-Free This Holiday Season

If you can't afford something, consider waiting on the purchase. Try using cash for your holiday shopping to avoid the pitfalls of credit card debt. Start setting aside money now to build up your holiday budget gradually. It may seem challenging at first, but a little discipline now can prevent a financial strain later. Hebrews 13:5 offers wise counsel: "Keep your life free from the love of money, and be content with what you have."

Remember, time spent with loved ones can be the most meaningful gift of all. Plan activities, create memories, and cherish the moments you share. Those memories will be cherished far longer than any physical gift. As Jesus said in Matthew 6:21, "For where your treasure is, there your heart will be also." By focusing on relationships and experiences, we can give our loved ones something truly lasting.

Already in Financial Trouble? We're Here to Help

If you are already struggling with credit card debt, Christian Credit Counselors offers a supportive solution. Our debt management program is designed to help you regain control. We work directly with creditors to lower payments and interest rates, consolidating your debt into a single, manageable monthly payment.

Our program can help you become debt-free up to 80% faster—all while honoring your obligations fully. As Proverbs 21:5 says, "The plans of the diligent lead surely to abundance." Let us help you experience a debt-free future, so you can enjoy financial freedom with less stress. Visit us at ChristianCreditCounselors.org or call #800-557-1985 to learn more.

This season, let's focus on what truly matters—celebrating without the burden of debt. Christian Credit Counselors is here to support your journey, helping you to achieve financial stability and peace.



BUDGET COACH: RICHARD MILLER

Working with CCC

“It feels like everything I make is going to pay debts!” My client was exasperated trying to get ahead. He ran a small business. In months when cash flow was negative or there was some special big expense, he used credit cards to make up the difference. Over several years he accumulated about \$80,000 in credit card debt. The average interest rate was 25%.

He had looked into a debt consolidation loan and was even considering bankruptcy. I asked if he had heard of Cristian Credit Counselors. He was skeptical at first (as we all should be in these situations). I assured him that they were a reputable non-profit company who had partnered with Crown for decades. I was confident that they could make a big difference in accelerating his debt repayment while saving a lot of money. After I explained that any accounts turned over to CCC would be closed, we tagged those he was willing to close in his debt list.

I called CCC and spoke to a representative. I shared with him the credit cards and balances my client had; he agreed this was a good fit for a CCC Debt Management Plan. He produced a report estimating how much interest rates could be reduced for each card put into the program and roughly what the new payment and monthly fees would be. I shared this report with my client by email.

The potential savings were pretty dramatic. His American Express account interest rate was expected to be reduced from 22% to 3%. Capital One would go from 26% to 2%. These reductions not only lowered his overall monthly payments but also would enable him to pay these debts off much more quickly using a debt snowball - 5 years versus 50 years! The monthly fee to CCC was only \$35 for him. (Fees vary by state.) He would make one monthly payment to Christian Credit Counseling; CCC would take over making payments for all accounts enrolled in the program.

I helped my client complete the CCC budget form. This was fairly easy since we had already been through the Crown Spending Plan form. I helped him gather the other paperwork needed to enroll in their program.

Overall, if my client sticks to the plan, this will be a huge win for him. As we all know, getting your client's debt payments to a reasonable amount within a balanced budget can be challenging, and CCC's services can be a big help.

(Click [here](#) to review the process of how to work with CCC.)

CLIENT SPOTLIGHT

News from Crown Budget Coaching



Client Spotlight Featuring Sonja Stapleton

Space does not permit us to tell the full depth of Sonja's journey, which is a powerful testimony to God's mercy and provision of faith, grace, and hope. Her history was full of chaos, pain, and hardship - a difficult upbringing, a divorce, the responsibility of caring for two children, a cancer diagnosis resulting in medical debt, and more. Desiring to model faithful stewardship for her

children, be responsible with debts (including payment of back taxes to retain their home), and stop living paycheck-to-paycheck, Sonja enrolled in a Crown course to learn a better way - God's way.

With the help of her Coach and mentor, Marilyn Butler, Sonya developed a budget, learned to keep it current, and evaluated wisely to cover needs first, then wants. She began an emergency savings account. Instrumental to her improving financial health was her willingness to develop a debt management plan with Crown's partner, Christian Credit Counselors (CCC). CCC negotiated lower interest rates with credit card companies, putting her on track to pay off her debt approximately 80% faster. This was done by lowering interest rates and using the Debt Snowball method. Finding CCC to be very responsive, Sonya was able to establish one monthly payment that fit into her budget. A CCC representative worked with her personally to guide her along the way. Sonya's credit card accounts were closed, but it did not affect her credit score. Electronic deductions meant she didn't have to worry about missing a payment. She will be debt-free in a couple of years.

In Sonya's own words: God has blessed me and my family in so many ways. God's grace continues in my life. It is my desire to be a witness of His faithfulness in restoring me to serve Him. I will continue to become debt-free in obedience to the Lord. Most importantly, I hope to leave a legacy to my children of a follower of Jesus Christ who trusts the Lord in every situation of life.

COACH SPOTLIGHT

News from Crown Budget Coaching

Budget Coach Spotlight Featuring Jeffrey Johnson



Jeffrey Johnson, under the training of Priscilla Douglas, is spotlighted in this newsletter. Thank you, Jeffrey!

The Crown Budget Coach training was a lot more than I expected, and I am grateful for that. I assumed that it would focus on the nuts and bolts of budgeting and tracking expenses. The emphasis on the spiritual issues surrounding money opened my eyes to the root of everyone's money problems: violating God's stewardship principles and living in man's economy instead of God's economy. I know that this training has made me reflect on my stewardship journey and areas of growth that I need the Lord's help with.

The most significant lesson I learned was that the decision for clients to seek help from Crown solves half of their problems. I want to remember to encourage them with that. The Money Life Indicator™ helped my wife and I have deeper conversations about money and possessions. The biggest adjustment I had to make was to become a better listener. I had to learn to stop rushing in with the answers (swift to hear, slow to speak). Sometimes people just need to be heard and then helped.

This course reinforced the fact that money issues are heart issues. How we handle money is just a symptom of what is going on within us spiritually. This course has caused me to become more spiritually focused when dealing with others. It's easy to show people a spreadsheet but pointing them to the Lord and His ways will always be the best answer for any challenge in life.

BUDGET COACHES TRAINED JULY - NOVEMBER 2024

News from Crown Budget Coaching



Barry Farmer



Bryan Newkirk



Carmen Albury



Charlie Miles



Chris Cutura



Christopher Kemp



Dena Crecy



Jeff Bailey



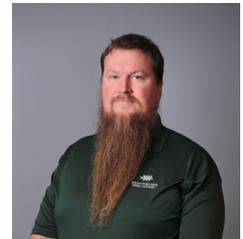
Jeffrey Johnson



Jessy Laster



Jonathan Lim



Joshua Conaway



Karla Reese



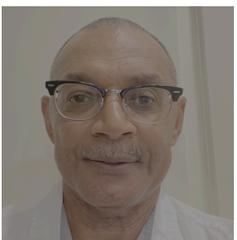
Keyla Drake



Marlene Dooly



Melody Hunt



Michael Lloyd



Phillip Matheny



Phillip Saunders



Ramona Walden

CONGRATULATIONS & WELL DONE TO ALL !

BUDGET COACHES TRAINED JULY - NOVEMBER 2024

News from Crown Budget Coaching



Ray Lambert



Roger Henady



Sam Childers



Scott Till



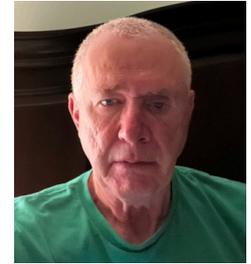
Shere Conway



Victoria McBryde



Stan Harder



Stanley Carter



Steve Turner



Sylvia Limon



Troy Casey



Vanessa Matheny



David Westmoreland



Allen Powell

CONGRATULATIONS AND WELL DONE TO ALL!

