



CROWN[®]

**BUDGET COACH
MANUAL**

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About This Manual

Purpose of this manual

This manual is designed to be used as a reference for Budget Coaches who have been trained by Crown Financial Ministries.

This manual assumes you and your clients will use Crown's online [Budget Coaching](#) System and will conduct your meeting through a video conferencing platform. If you are able to meet in person for some or all of your meetings, please feel free to do so.

Organization and use of this manual

This manual is organized chronologically – from assignment of a client to completing the coaching program.

Typically, you will have eight meetings:

- One introductory meeting
- Seven meetings to review work from Lessons 1-7

This manual outlines what should normally be covered in each of these eight meetings. However, since all clients are unique, you as the coach have the freedom to determine the best pace through the content and what will be covered in each meeting. Clients should complete the course within 3-6 months of starting.

It is our prayer that this manual and coaching experience will be a blessing to all those who participate.

Registration of Clients

Getting started is simple with our three-step process:

- Step 1: Complete the registration to access our user-friendly platform. (<https://bc.crown.org/>)
- Step 2: Complete Assessments – Answer a few questions to help the Budget Coach understand the financial goals and needs of the client.
- Step 3: Select a Budget Coach – Choose a dedicated coach who will guide you toward achieving your goals

Client Management Checklist

Coach Responsibilities

- Receive an email that you have been selected as a Budget Coach
- Please respond to accept the client; sign the commitment letter
- Reach out to the client to schedule your Introductory Meeting. It is recommended that you email, call and send a text. Once you speak with your client ask them their preferred method of communication
- Once you have connected with your client – assign the Budget Course for your client
- The system will send the clients an email if they have not responded in 14 days

Guideline For Inactive Clients

Coach Responsibilities

Click on your Coach's Dashboard – "Courses & Progress" will provide you with what has been completed

You are responsible for proactively monitoring your clients' status and communicating with clients

Place a client on pause if:

If the client has not been active on the platform for 30 days.

Has not responded to your emails, phone calls, or texts after multiple attempts (recommended 3, notify bcadmain@crowns.org)

(The Admin will contact the client and provide the coach with further instructions)

Returning to "Active" status

After a lengthy absence and a client contact you wanting to resume, note the following:

If you have bandwidth to resume the coaching process with them please do so

If not, please have them to contact bcadmin@crowns.org

First Meeting - Introductory Meeting

(1 hour)

The purpose of this meeting is to begin to build a relationship of trust and transparency, to demonstrate Crown's Edvance 360 platform, and to review homework to be completed before the "Getting Started" session meeting

To build rapport, start by asking some simple questions:

- How did you learn about Crown Budget Coaching?
- What is your story?

We suggest sharing your story first, followed by theirs. Use the "FOR" acronym as a guide:

Family

Occupation

Religious background

- What are your goals/hopes for budget coaching?
- Are you looking for immediate help for a specific issue, or are you seeking a long-term approach to managing your finances?
- If appropriate, you might ask: On a scale of 1-10, how willing are you to make changes in order to align your financial management with biblical principles?

After you have spent some time getting to know them, follow the steps outlined below:

1. Open with prayer.
2. Confirm with the client that they will be able to complete seven additional meetings and the homework within 3 months. (This is only a guideline. We will not kick them off the system if they are not completed in that time and are actively using it.)
3. Demonstrate how to access the Lessons.
4. Demonstrate how to use the "Save Progress", "Mark Complete" and "Next" buttons.
5. Explain that the MoneyLife Indicator (MLI) measures how their beliefs and behaviors around finances line up biblically. Knowing this will be essential to improving the client's financial health. It will also give data to measure improvement at the end of the course when they re-take the assessment.
6. Explain that the Personality ID (PID) helps discover their natural personality profile, their key stress indicators, their strengths and weaknesses, and how they relate to others. This will help the client understand why some financial principles are more challenging for them than others, and how they can improve their relationships with others in this area.
7. **NOTE: Your client has already completed the MLI and PID assessments. These will be reviewed in Session 2, "Getting Started"**

Under your Coach's Dashboard – click on PID/MLI to see the results

8. Show them the Money Map.
9. If they want access to the Dig Deeper videos, they can request links to these videos, which they can save for future access. The videos themselves are not downloadable from the budget course. These are intellectual property of Crown that they have access to because they paid for the Budget Coaching course. They should not share these links with others.
10. Briefly review the Financial Forms, especially the 30-Day tracker. Ask the client if they have access to Excel. If not, ask if they have a Google account to allow working together in Google Sheets. If so, ask them to follow the instructions in the Getting Started lesson about how to link to the Google Sheet template, create a copy in their Google account, and share with you as an editor. **(You as their budget coach, can create this for them and share it with them if desired)**

Assign homework for the next meeting:

- Complete all sections and watch both videos in the “Getting Started” module.
- Download and review the Money Map.
- Download and complete the Financial Goals (fillable PDF).
- Download and review the financial forms (Excel or Google Sheets).
- From the Financial Forms spreadsheet, complete the Assets and Liabilities worksheet and begin completing the 30-Day spending tracker.

Encourage them to view the *Dig Deeper* videos, *Root of Riches*. Explain that the “*Dig Deeper*” videos in each lesson are optional but highly recommended.

11. Set the next appointment time. This should be 1 or 2 weeks from the introductory meeting, depending on how much time the client needs to complete their homework.
12. Ask the client to complete the homework at least one day before the meeting to give you time to review. If they have not done so, you as a coach should determine whether or not to meet with them or reschedule. Contact your client accordingly.
13. Close in prayer.

Second Meeting – Review of Lesson 1 *Getting Started* **(1-1.5 hours)**

1. Open in prayer.
2. Share your coaching screen to review homework from the previous session.
3. Discuss the score summary from the MLI assessment(s). *As a Coach, you have available to you the MLI Score Summary (Excel) in your My Documents. Please serve your client(s) by using their PDF results to complete the "Pre-MLI Scores" section(s). This will give you an easy reference for discussing this.*
4. Discuss the PID survey report, including the financial implications of their personality profile. If you are working with a couple, discuss their personality similarities and differences,

and how this might affect their communication and their financial styles.

5. Review the client's completed Financial Goals.
 6. Discuss the financial forms.
 - Review the Assets and Liabilities form
 - Review progress on the 30-Day Spending Tracker. Encourage them to keep tracking!
 - Review the forms to complete before the next session (see below). Make sure they understand how to complete these, answering any questions they have.
- Look under "My Documents" for clients completed forms**
- You can upload documents for the client in "My Documents"**
7. Ask if they watched the Dig Deeper video(s). If so, ask what their biggest "take-away" from the teaching was. (Be prepared to share yours!)
 8. Assign homework for the next meeting:
 - Complete all sections in the "*Lesson 2 – God's Part / Our Part*" module.
 - Download and complete the Quit Claim Deed
 - Fill out the following sheets in the financial forms and upload these to "*My Doc Vault*":
 - 30-Day Spending Tracker (continue tracking)
 - Spending Plan (only the Current Spending column)
 - **Encourage them to view the *Dig Deeper* videos on *God's Economy vs. Man's Economy*.**
 9. Set the next appointment time. This should be in 1 to 3 weeks, depending on how much time the client needs.
 10. Ask the client to complete the homework at least one day before the meeting to give you time to review.
 11. Close in prayer.

Third Meeting – Review of Lesson 2 *God's Part / Our Part* **(1 to 1-1/2 hours)**

1. Open in prayer.
2. Spend a few minutes catching up on how they are doing. Find out if there are any questions they want to ask or things they want to share before you review their homework.
3. Discuss where they are on the Money Map. Ask if there are any changes that they should consider in light of this.
4. Always have your coaching screen available to share

5. Review the client's answers to the "Assignment - God's Part / Our Part" Bible study. Be sure they know how to find the feedback you have left for them in the course.
6. Review insights and questions regarding the "God's Part / Our Part" notes.
7. Review the client's Quit Claim Deed.
8. Review the completed financial forms:
 - 30-Day Spending Tracker
 - Spending Plan (only the Current spending column)
9. Discuss their current financial situation in light of the goals they have set forth. What ideas do they have for moving forward towards those goals based on their current status? Always listen to their ideas first, and lead with questions whenever possible. Make any recommendations you have for their specific situation (tax withholdings, debts, cars, overspending, insurance, savings, retirement contributions, etc.). Discuss potential involvement with a debt management plan such as Christian Credit Counselors (CCC), if appropriate. CCC is listed under the Fourth Meeting, as the lesson reviewed in that meeting (Lesson 3) deals with debt. However, you may find it appropriate to discuss earlier.
10. Ask if they watched the *Dig Deeper* video(s) and ask what was their biggest "take-away" from the teaching. (Be prepared to share yours.)
11. Assign homework for the next meeting:
 - Complete all sections in the "Lesson 3 – Becoming Debt Free" module. Explain that the "Dig Deeper" videos are optional but highly recommended.
 - (If you assess that the client's Current Spending Plan is accurate) Complete the New Budget column in the Spending Plan form. Explain that you will be completing the Guideline column which can be used to help determine categories that need to be adjusted.
 - (If you assess that the client's Current Spending Plan needs more work to add missing items or needs adjustment to be more realistic) Revise the Current Spending as discussed.
 - Continue updating the 30-Day Tracker.
 - If using Excel, upload completed forms to My Documents for you to review.
12. Set the next appointment time. This should be in 1 to 3 weeks, depending on how much time the client needs.
13. Ask the client to complete the homework at least one day before the meeting to give you time to review.
14. Close in prayer.

Note: If you assess that the client's Current Spending Plan is accurate, as soon as possible after the meeting you should unhide the hidden tabs in the Financial Forms and complete the "% Spending Plan" to populate the "Guideline" column on the Spending Plan sheet. Hide the Percentage Guide and % Spending Plan sheets, then send your edited version of the Financial Forms back to the client (if using Excel) or notify them that the Guideline column is ready (if using Google Sheets).

Fourth Meeting – Review of Lesson 3 *Becoming Debt Free*

(1 to 1-1/2 hours)

1. Open in prayer.
2. Spend a few minutes catching up on how they are doing. Find out if there are any questions they want to ask or things they want to share before you review their homework.
3. Always have your coaching screen available to share
4. Review the client's answers to the "Assignment – *Debt Free Living*" Bible study.
5. Review insights and questions regarding the "*Becoming Debt Free*" notes.
6. If debt is significant, discuss whether the client gained any insights from the Debt Snowball Calculator and Debt Snowball vs. Debt Avalanche resources.
7. Discuss whether Christian Credit Counselors should be considered. If so, the Budget Coach should recommend the client to contact Christian Credit Counselors. Refer to the CCC flyer in "Resources".

Christian Credit Counselor's debt management program is appropriate if there is significant credit card debt (\$4000+). . Clients must be willing to close the accounts that are put into the program. This program will not help with mortgages, student loans, tax debt or auto debt.

If CCC is not licensed in their state, you can offer to help your client contact creditors using the "Creditor Contact Letters" in the Resources as a template. Alternatively, you can recommend that they research to find a reputable debt management company licensed in their state.

8. Review their New Budget or their adjusted Current spending in the Spending Plan form (whichever you determined was appropriate at the last meeting).
9. Ask if they watched the *Dig Deeper* video(s) and ask what their biggest "take-away" from the teaching was..
10. Assign homework for the next session:

- Complete all sections in the "Lesson 4 – Contentment and Peace" module.
- Adjust or complete the New Budget in the Spending Plan form, as discussed.

Note: If income has changed significantly in the New Budget, at the top of the Guideline column, you can select "New Budget" instead of "Current" to calculate the guideline amounts from the New Budget income figures.

- If using Excel, upload completed forms to "My Document" for you to review.
- Encourage them to watch the *Dig Deeper* videos on *Debt Free Living*.

11. Set the next appointment time. This should be in 1 to 3 weeks, depending on how much time the client needs.
12. Ask the client to complete the homework at least one day before the meeting to give you time to review.
13. Close in prayer.

Fifth Meeting – Review of Lesson 4 *Contentment and Peace*

(1 to 1-1/2 hours)

1. Open in prayer.
2. Ask if there have been any changes with their income or expenses since the last session.
3. Always have your coaching screen available to share
4. Review the client's answers to the "Assignment – *Contentment and Peace*" Bible study.
5. Review insights and questions regarding the "*Contentment and Peace*" notes.
6. Review the Wish List concept.
7. Review the budget maintenance concepts:
 - Once they've established a realistic New Budget, copy the main category totals to the "Monthly Budget" tab (this transfers these numbers to the monthly tracking forms)
 - In the monthly tracking forms (Jan, Feb, Mar, etc.), record income and spending and compare to the budget, both on a monthly and a year-to-date basis.
8. Ask if they watched the *Dig Deeper* video(s) and ask what their biggest "take-away" from the teaching was.
9. Assign homework for the next session:
 - Complete all sections in the "Lesson 5 – *Giving and Saving*" module.
 - Transfer new budget to the "Monthly Budget" sheet.
 - Record daily income and spending in the appropriate monthly tracking sheet (Jan, Feb, Mar, etc.). *Once they start recording in the monthly tracking sheets, it is no longer necessary to record in the 30-day tracker sheet.*
 - If using Excel, upload completed forms to "My Documents" for you to review.
 - Encourage them to watch the *Dig Deeper* video, *Redemptive Stewardship*.
10. Set the next appointment time. This should be in 1 to 3 weeks, depending on how much time the client needs.
11. Ask the client to complete the homework at least one day before the meeting to give you time to review.
12. Close in prayer.

Sixth Meeting – Review of Lesson 5 *Giving and Saving*

(1 to 1-1/2 hours)

1. Open in prayer.
2. Always have your coaching screen available to share
3. Review the client's answers to the "Assignment – *Giving and Saving*" Bible study.
4. Review insights and questions regarding the "*Giving and Saving*" notes.
5. Review your client's Financial Forms and ask if they had any questions on recording their daily income and expense in the monthly tracking forms.
6. Review how the Savings Goals and Savings Tracker forms could be applied. *You may wish to refer to their previously completed "Financial Goals" form.*
7. Ask if they watched the *Dig Deeper* video(s) and ask what was their biggest "take-away" from the teaching.
8. Assign homework for the next session:
 - Complete all sections in the "Lesson 6 – *Legacy*" module.
 - Continue daily recording of income and spending in the monthly tracking sheet in the Financial Forms.
 - Review the Money Map again and consider if any adjustments are needed to their New Budget.
 - If you use Excel, upload completed forms to My Documents for you to review.
 - Complete the guided questions in the *My Story* assignment. *Let them know they will have the opportunity to grant permission for Crown to share their story with others.*
9. Set the next appointment time. This should be in 1 to 3 weeks, depending on how much time the client needs.
10. Ask the client to complete the homework at least one day before the meeting to give you time to review.
11. Close in prayer.

Seventh Meeting – Review of Lesson 6 *Legacy*

(1 hour)

1. Open in prayer.
2. Always have your coaching screen available to share.
3. Review the client's answers to the "Assignment – *Legacy*" Bible study.
4. Review insights and questions regarding the "*Legacy*" notes.
5. Review your client's Financial Forms and ask if they have any questions on recording their daily income and expenses in the monthly tracking forms.
6. Ask if they made any adjustments to their New Budget since the last meeting.
7. Review any questions they may have about maintaining their budget and staying on course on the Money Map.
8. Review the *My Story* assignment and celebrate all that they have accomplished as a result of the Lord's wisdom, guidance and intervention.
9. Assign homework for the next session:
 - Complete all sections in the "Lesson 7– *Conclusion*" module.
 - **Re-take the *MoneyLife Indicator* assessment. Upload your results in "My Documents".**
10. Continue daily recording of income and spending in the monthly tracking sheet in the Financial Forms.
 - If you use Excel, upload completed forms to My Documents for you to review.
11. Close in prayer.

Eighth Meeting – Review of Lesson 7 Conclusion

(up to 1 hour)

1. Open in prayer
2. Review and discuss the following:
 - a) Their *MoneyLife Indicator* pre- and post-scores. *Remember to use the MLI Score Summary form to help make the comparison clear.*
 - b) Their current destination on the *Money Map* and their strategy for moving forward.
 - c) Their goals going forward. Encourage them to revisit and update their *Financial Goals* form annually, or any time there is a significant event that warrants reviewing them.
3. Discuss what follow-up, if any, the client would like going forward. This may include a 3/6/9-month check-in, or anything else they desire for encouragement.
4. Encourage involvement in additional study - Crown online course, seminar, small group at a church or becoming a budget coach.
5. The system will automatically generate a Completion certificate once all sessions have been completed
 - a) Click on the Release certificate button.
6. Close in prayer.

Appendix 1 – Email Template to New Client

Subject line: Welcome to Crown Budget Coaching!

Thank you for showing interest in Crown's Budget Coaching program. I have been assigned as your coach. I am delighted to begin working with you. My goal is to walk alongside you as together we explore biblical truths about money and possessions. Doing so will build a foundation for becoming a more faithful steward of the resources God has entrusted to you. I will also help you learn how to develop and implement a spending plan. This will be instrumental in your journey. If needed, we will develop a plan to help you get out of debt, freeing you from the bondage this causes.

We will begin with an introductory video meeting, which will take 60-90 minutes. During this meeting, we will review your current situation, your goals, first steps (homework), and set a date for our next meeting. I will also provide a brief overview of the online Learning Management System that we will use throughout the program.

Please note that a Windows or Mac computer connected to the internet will be required both for your introductory meeting and to complete the course assignments.

(Choose one of the options below to fit how you will be scheduling with your client.)

- Please schedule your Introductory Meeting by *(include any online scheduler you may be using)*.
- Here are some potential dates/times that I am available to meet. *(Don't forget to include time zone!)*

Here is a link to download the video conferencing app we will be using: *(Zoom, Google Meet, etc.)*

I have experienced God's faithfulness in my personal finances and look forward to encouraging and equipping you towards faithful stewardship in your life. Together, may we see the truth of Hebrews 12:11, along with many other biblical precepts bear fruit.

Sincerely,

{Your name}

Appendix 2 – Using Google Sheets

If your client wishes to use Google Sheets instead of the Excel version of the Financial Forms, they should go to the link provided in Lesson 1 - Getting Started ([Google Sheets Link](#)). Your client will then need to share the file with you so that you can both edit. Alternatively, you can create the Google Sheet file in your account and share it with your client. Following are the steps to create a Google Sheet file and share it:

1. Make sure you are signed into your Google account. Mouse over the circle on the top right of your screen to check. Sign in if necessary.
2. Click "File", then "Make a Copy". Give it a name like, "Joe and Mary's Financial Forms". Check "Copy Comments" but uncheck "Share it with the same people", then click "Make a copy".
3. Click the green "Share" button in the upper right of the page, enter the email of the person you want to share it with (the email associated with his/her Google account), be sure "Editor" is selected, enter a message if you wish, then click "Send".