

# 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 Edvance 360 Learning Management System (LMS) 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 freedom to determine how rapidly progress is made through the content and what will be covered in each meeting.

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

All Bible study questions, notes pages, and financial forms can be found in the LMS. The MoneyLife Indicator (MLI) assessment and the Personality ID (PID) survey are on the crown.org website, and are linked from within the LMS. Both are free of charge.

## Assignment of Budget Coaching Clients

When someone signs up for Budget Coaching, the client will receive a welcome call from the Administrative Assistant of Coaching and Assessment (AA) to discuss:

- participation of the client's spouse (if applicable)
- the client's expectations
- coach preference – male/female, time zone, etc.
- awareness of requirements such as video conferencing, number of sessions and time frames

Crown will then assign a coach, rotating through the list of available coaches who are actively taking clients.

*Note, when clients register, they also have the option to type a name in a Coach Referral field. **If there is someone you know who wants you to be their coach, please make sure they put your name in this field.***

# Client Management Checklist for Crown Budget Coaching

**Note:** Coach responsibilities are in **bold**.

- Alert Crown via the [BC Management Smartsheet](#) whenever you are ready to take on a new client.
- Receive an email from the Administrative Assistant (AA) of Coaching and Assessments assigning a new client for coaching.
- Respond to the email to confirm acceptance of the client within 24 hours.
  - ✓ **Please do not send your client any login details for the Edvance system yet.**
- Contact the client for a brief Introduction call
  - (see below “First Meeting – Introductory Meeting” for a sample agenda)
  - ✓ The purpose is to introduce yourself and set the *Getting Started* meeting date and homework.
  - ✓ During this call, please be sure to communicate that this is a seven-session course to be completed online.
  - ✓ Give them “permission” to let you know now if this is too big of a commitment for them. We want to be confident that they have “buy in” before we give them “a place at the table”.
  - ✓ Notify them that, as they work through the course, they should download any information they want to save to their computer. After they have completed the course, they will not have access to the materials. They can request links for the Dig Deeper videos, which are not downloadable from the Edvance site.
  - ✓ If you prefer to email your client to set a time for your Introductory Meeting, you may use the email template provided in the Appendix. You are not required to follow the exact content of this template. Make your communication personal while communicating all the necessary information.
- The Administrative Assistant will send a link to the coach and the client containing an electronic *Commitment to Coaching Form*.
  - ✓ **Both coach and client will sign electronically.** After all signatures are completed, an electronic copy of the signed document will be generated and sent to both.
  - ✓ **The coach should retain a copy of the *Commitment to Coaching Form* with their client records.**
- Put your new client details into the [BC Management Smartsheet](#) (CRITICAL step for the Coach).
  - ✓ **Mark status as *Getting Started*.** (CRITICAL NOTE: Your client’s course will not be created in Edvance until we receive this notification.)
  - ✓ There is an upload area here for the commitment form once you have received it.
- The AA will be notified (via the Smartsheet submission) that the *Getting Started* meeting has been scheduled.
  - ✓ The AA creates the Client course for the Client in their respective Coach’s Edvance system.
  - ✓ The AA will notify you with an email (Cc-ing your Team Leader) with the login details of the client for the Edvance system, along with a reminder to send them the Edvance360 Guide.
  - ✓ **The coach emails the client with the login information and attaches the “Guide for Budget Coaching Clients for Edvance360” document. Be sure you have the most recent guide from the Resources Repository.**
- Complete the [BC Management Smartsheet](#) any time a client’s status has changed. Options include:
  - ✓ *Getting Started* Meeting Scheduled.
  - ✓ Paused. Reasons for this may include:
    1. Client will be unable to actively work in the course for a few weeks or more (for any reason).
    2. Client wants to stop indefinitely or all together.

- 3. Client disengages; you are unable to get a response after 5 touchpoints at any stage of the course.
  - ✓ Re-activate: Client has been on pause and is ready to re-engage.
  - ✓ Completed: Client has completed the coaching course.
  
- ☐ **If your Team Leader is using the Coaching Client Tracker as a means of communication between the two of you, update this Google Doc as your client works through the course.** This includes each time a meeting is scheduled or re-scheduled. Adding a brief summary note can help your Team Leader know how to pray for you and your client. If you are unsure if your Team Leader is utilizing this, please reach out to him/her regarding this.
  
- ☐ **Encourage the client to complete the My Story / Testimony assignment in the Legacy lesson.**
  - ✓ If the client gives you permission to share, copy and paste their story in the Notes section of the BC Management Smartsheet (or upload a Word document) along with your notification that they have finished the course. (See the following step.) No need to worry about formatting.
  - ✓ Please give feedback on this assignment, as you do on all others. It is your "last hoorah" to encourage them to remain on the path of faithful financial stewardship.
  
- ☐ **Use the [BC Management Smartsheet](#) when the client completes the course.**
  - ✓ Choose the Status "Finished". Doing this alerts the AA to generate the client's Certificate of Completion which will be emailed to you, for you to email your client.  
NOTE: After the client has completed the course, their account will be removed after 60 days. The coach should inform the client of this, show them how to download copies of their Assignments, tools, notes, etc. if they have not already done so. (There is a reminder at the end of each lesson for them to save anything they want access to.)
  
- ☐ **Find out if your client wants future access to the Dig Deeper videos.**
  - ✓ The Client has the option to request the video links from the course.
  - ✓ A document with these video links is in the Resources Repository course on Edvance360. Download the document and email it to the client.
  - ✓ Be sure the client understands that these videos are intellectual property of Crown. They have access to them because they paid for the Budget Coaching course. They should not share these links with others without specific permission from Crown Financial Ministries, and should never charge for video viewing.
  - ✓ If they want to use the videos beyond personal viewing, they can contact you, as their Coach, to request permission. Alternatively, they can use the Contact Us section of the main website or email [customercare@crowns.org](mailto:customercare@crowns.org). They should be prepared to tell us which videos they want to share, their audience size, and their purpose. If they contact you, pass the request on to the AA via the BC Management Smartsheet and await a response before releasing the document.
  
- ☐ **Notify your Team Leader and use the [BC Management Smartsheet](#) to alert us regarding changes to your own status, such as:**
  - ✓ You have no active clients at any given time.
  - ✓ You are ready for a new client, including if you are willing to take more than one client.
  - ✓ You want to go on pause for a period of time when you will not be actively engaging with clients. (Note: when notifying us of your status, you should leave the Client Name and Client email fields blank; they are not required fields.)

## **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 LMS platform, and to review homework to be completed before the "Getting Started" lesson review call. It should be conducted either by a video call or in person.

To build rapport, you can 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. Share your screen showing the Edvance 360 LMS.
3. Discuss the Commitment to Coaching form, which should have been signed by both you and your client by this time. Confirm with the client that they will be able to complete seven additional meetings and the homework within a 3-month period. (This is a guideline. We will not kick them off the system if they are not completed in that time and are actively using it.)
4. Answer any questions they have regarding this commitment.
5. Demonstrate how to access the Course and Lessons.
6. Demonstrate how to use the "Save Progress", "Mark Complete" and "Next" buttons.
7. Go back to the "Lessons" page and click on the cog wheel next to the "Getting Started" module. This enables you to walk through each of the sections of the lesson, reviewing what they need to do before the next meeting, without having to manually "Mark Complete" to move to the next section.
8. 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.
9. 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.
10. Show them the Money Map.
11. Let them know that they need to download and save any coursework that they want to have access to at the end of the course. 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 website. 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.

12. 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. The final option is to use the PDF forms. (See [Appendix 2](#) if you agree to use Google Sheets.)
13. Assign homework for the next meeting:
  - Complete all sections and watch both videos in the “Getting Started” module.
  - Complete the MLI assessment(s) and upload the MLI score summary sheet to “*My Doc Vault*.”
  - Complete the PID survey and upload the report(s) to “*My Doc Vault*”.
  - Download and review the Money Map.
  - Download and complete the Financial Goals and Quit Claim Deed (fillable PDFs).
  - Download and review the financial forms (Excel, Google Sheets or PDF version). Begin completing the 30-Day spending tracker.
  - Encourage them to view the *Dig Deeper* videos, *Root of Riches*. Explain that the “*Dig Deeper*” videos each week are optional but highly recommended.
14. 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.
15. 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.
16. Close in prayer.

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

1. Open in prayer.
2. Share your screen showing the Crown LMS 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 the Resources Repository. 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 when you discuss this.*
4. Discuss the PID survey report, including 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 and Quit Claim Deed.

6. Discuss the financial forms.
  - Review progress on the 30-Day Spending Tracker
  - Review the forms to complete before the next session (see below). Make sure they understand how to fill these out, answering any questions they have.
  - 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!)
7. Assign homework for the next meeting:
  - Complete all sections in the "*Lesson 2 – God's Part / Our Part*" module.
  - Fill out the following sheets in the financial forms and upload these to "*My Doc Vault*":
    - Assets and Liabilities
    - 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*.
8. Set the next appointment time. This should be in 1 to 3 weeks, depending on how much time the client needs.
9. Ask the client to complete the homework at least one day before the meeting to give you time to review.
10. 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. Share your screen showing the Crown LMS to review homework from the previous session.
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 completed financial forms:
  - Assets and Liabilities
  - 30-Day Spending Tracker
  - Spending Plan (only the Current spending column)

8. 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 that lesson deals with debt. However, you may find it appropriate to discuss earlier.
9. 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.)
10. 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 Doc Vault*" for you to review.
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.

*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. Share your screen showing the Crown LMS to review homework from the previous session.
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 make the first contact with CCC. See “Key Info about CCC for Budget Coaches” in the Resources Repository for specifics on this process.

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

*If CCC is not a good fit, you can offer to help your client contact creditors using the “Creditor Contact Letters” in the Resources Repository as a template.*

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 was their biggest “take-away” from the teaching.
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.
  - If using Excel, upload completed forms to “My Doc Vault” 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. Share your screen showing the Crown LMS to review homework from the previous session.
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 was their biggest "take-away" from the teaching.
  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 Doc Vault" 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. Share your screen showing the Crown LMS to review homework from the previous session.
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 using Excel, upload completed forms to “*My Doc Vault*” 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. Share your screen showing the Crown LMS to review homework from the previous session.
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 had any questions on recording their daily income and expense 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 Doc Vault*”.
  - Continue daily recording of income and spending in the monthly tracking sheet in the Financial Forms.
  - If using Excel, upload completed forms to “*My Doc Vault*” for you to review.

10. 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. This is in the Resources Repository.*
  - 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. In the course, go to “Lessons” then click the “Lesson Progress Overview” to verify they have completed 100% of all lessons, so that Crown can generate a completion certificate.
4. 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.
5. Encourage involvement in additional study - Crown online course, seminar, small group at a church or becoming a budget coach.
6. Remind your client that they will no longer have access to this LMS course after 60 days. If they have not already done so, they should download any items (forms, Bible study Q&A, etc.) to their own computer they want to keep. If they would like links for future access to the *Dig Deeper* videos, now is the time to request them. The videos themselves are not downloadable from the website. 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.
7. Close in prayer.

After your last session, be sure to complete the [BC Management Smartsheet](#). Choose the Status “Finished” and, if they have given permission to share, attach their My Story assignment. Doing this alerts the AA to generate the client’s Certificate of Completion which will be emailed to you, for you to email your client. It will enable the AA to add their testimony (if permission was granted) to the Resources Repository.

*It is recommended that you send your client a celebratory email congratulating them on completing the course and listing their accomplishments. Be sure to follow up with the completion certificate after you receive it from Crown.*

## 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.

*(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".