

DISCIPLING FAITHFUL STEWARDS

News from Crown Budget Coaching

Compiled by Randy Rowekamp



REMEMBER THE GOAL - TRANSFORMATION OF THE HEART

Proverbs 23:7

"As a man thinks in his heart, so is he."

As coaches our goal should always be to [reach the heart of clients](#).

True transformation flows from the heart and not the mind.

Budget Coaches work within the boundaries of laws ordained by Father God. Physical science careers need to consider the laws of gravity, motion and thermodynamics. In a similar way we, as coaches, need to be aware of the laws that govern our area of coaching.

For example, we need to consider the law of "sowing and reaping." The results we achieve in our life, for good or for ill, are typically outcomes from how we have lived our lives (our character and the use of our time, treasure, and talents).

Another law is one that governs the personal spiritual growth of every individual, the law of personal growth. This law can be seen in Proverbs 23:7 where it gives us very useful direction for coaching clients. One of the implications of the law of personal growth is that the growth of a person can never exceed their heart's definition of themselves. As people, we can never be more on the outside than what we are on the inside.

Let's focus our efforts on the transformational power of the living Word of God and the power of Holy Spirit. We do not only think with our minds, we think with our hearts! What we really think in our hearts overpowers the mind. Beliefs (that reside in the heart) govern behavior.

Budget Coach Numbers

Budget coach clients growth

- Aug 1, 2019 to July 31, 2020 - 15 clients
- Aug 1, 2020 to July 31, 2021 - 98 clients
- Aug 1, 2021 to July 31, 2022 - 265 Clients
- Aug 1, 2022 to Jun 29, 2023 - 255 Clients (11 months)

Budget Coaches Trained in USA

- Aug 1, 2019 to July 31, 2020 - 16 Coaches
- Aug 1, 2020 to July 31, 2021 - 61 Coaches
- Aug 1, 2021 to July 31, 2022 - 50 Coaches
- Aug 1, 2022 to Jun 29, 2023 - 55 Coaches (11 months)

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Message from Chuck Bentley

CEO, Crown Financial Ministries



Chuck Bentley

Celebrating the 4th of July!

During the month of July, we Americans celebrate our national freedom. For many of God's people, this national holiday is diminished due to the personal loss of financial freedom. I am continually grateful for the good work done by our Budget Coaches. I know it is never easy to work someone out of their complex problems that led them into financial bondage. That is why I truly rejoice when we receive the testimony of someone who has experienced financial freedom. I know you have given them wise, Godly counsel, an empathetic heart and a listening ear to obtain their liberty.

Thank you so much. Keep up all the great work you are doing on behalf of our Faithful God and Crown's mission to spread financial freedom!

A faithful heart and disciplined hands...

By Chuck Bentley (Originally posted 7/15/2015)

Luke 16: 11 says, "If then you have not been faithful in the use of worldly wealth, who will entrust to you the true riches?" God's Word never calls us to financial success. The Bible emphasizes that we are all to strive to become financially faithful. Success is measured by amounts, by what is in our hand. Faithfulness is measured by devotion, by who is in our hearts. But God's Word also calls us to be disciplined.

Second Timothy 2:6 says, "It is the hard-working farmer who ought to have the first share of the crops." No garden can maximize its potential without the daily disciplines of the farmer watching over it with skill and knowledge.

In the same way, our stewardship of God's resources will be evaluated by whether our management was both disciplined and faithful. That means we work hard, rely upon wisdom and knowledge as we make financial choices, and keep our hearts free from serving money by putting God and His Kingdom first.

By doing that, we prepare ourselves to hear those wonderful words, "Well done, thou good and faithful servant! Enter into the joy of your Master." But it doesn't end there. If you have been disciplined and faithful, you will be given an eternal job of managing God's cities. That blows my mind. It also motivates me to be the best steward I can possibly be. So how about you? Grow in your discipline and faithfulness today. Do well now so you will be prepared to hear "Well done" then.

Transforming the Heart

Probing the Heart

Dr. Marilyn Butler



Dr. Marilyn M. Butler

Putting Off the Old and Putting on the New

You were taught, with regard to your former way of life, to put off your old self, which is being corrupted by its deceitful desires, to be made new in the attitudes of your minds, and to put on the new self, created to be like God in true righteousness and holiness.

Ephesians 4:22 NIV

Put Off Your Old Self

Christians should live according to the truth found in Jesus Christ. To do this, one must put off the old man. It is the idea of taking off old clothing and putting it aside, then replacing clothes that no longer fit with new clothes that do.

Renew Your Mind

To put on the new self, one must be renewed by heart “transformation” rather than being “conformed” to this world. The mind is renewed by the truth of God’s Word as it changes our heart. What is required? It is a decision and an act of faith. It is by truth and through a search for righteousness that one must renew the mind. The Bible is that source of truth. Through the Crown Budget Coaching program, your client is introduced to God’s Word on stewardship. Allow it to penetrate the heart through prayer, assignments, and keeping His Word in their heart and mind. As one renews the mind in truth, one is equipped to put off the old self, put on the new self, and be driven by the Holy Spirit rather than by personal desires. This can be accomplished when a person aligns their thinking with God’s righteous ways. Be renewed in your mind with the truth. The Holy Spirit uses the Word of God to change us.

Put On the New Self

Encourage your client to leave behind the old ways of his or her former self and put on the new ways that are consistent with God’s Word. Help them develop a strategy for change. Once a financial struggle is identified and a solution is determined, a commitment to change is needed with practical steps to achieve the goal. As Crown Budget Coaches, we encourage our clients with God’s righteousness. With the stewardship goal outlined in each lesson, the Coach can present scripture and financial methods that will bring the coaching client on the transformative path to financial freedom and the opportunity to serve, unencumbered, in God’s Kingdom and for His glory.

Transforming the Heart

Probing the Heart

Sue Derr



Sue Derr

Establishing Relationships

A disciple is not above his teacher,
but everyone who is perfectly trained will be like his teacher.

Luke 6:40 NKJ

A Teacher Worth Following

Be a teacher worth following as you disciple clients, helping them to take off the old and put on the new in their financial stewardship. Establish a strong relationship with your client from the very first contact. Charles Swindoll said, "First impressions never have a second chance," and Proverbs 22:1 talks about the value of a good reputation. It is crucial to establish an open, productive, loving relationship early.

Establish Trust

Being a teacher worth following is important to build a trust relationship that will endure the challenging coaching process. Clients may need to withstand the schemes of the enemy, break old habits, establish new ones, and learn contentment. A foundation of trust enables us to lovingly offer hard-to-hear statements or ask difficult questions. When we earn our client's trust, they will see us as a faithful friend – one who is faithful to the Lord, to them, and to the coaching process. (See Proverbs 27:5a.)

Some Practical How-To's

Proactively communicate. Don't "leave the ball in their court" for too long. You never know what is happening in their life. Reach out with compassion; they may need prayer. Value their homework time by giving written feedback (within Edvance) and verbal feedback (in coaching sessions). Truly hear them; use reflective communication. Provide courage and encouragement through God's word and personal testimony to help move them forward.

Christ, Our Relationship Example

As coaches establishing a relationship with the client, we must follow Christ's example, displaying humility (Philippians 2:1-8) and demonstrating the fruit of the Spirit (Galatians 5:22). This will help them put off the old, put on the new, and give us credibility as we support them with wise counsel.

Transforming the Heart

Probing the Heart

Richard Miller



Richard Miller

Supporting with Wise Counsel

Where there is no guidance the people fall,
but in an abundance of counselors there is victory.

Proverbs 11:14, NASB

The Coach's Role

Wise counsel is crucial for everyone. Your role as a coach is threefold - to teach, to encourage and to support. These are all part of providing wise counsel. In teaching, we are passing on lessons we've learned. Encouraging, also called "exhorting" in Romans 12:8, is lovingly pushing your clients toward action and change. Supporting is listening with an empathetic heart, rejoicing and weeping alongside them (Romans 12:15).

The Client's Role

While we provide counsel, we cannot transform our client's hearts or make them change. They have to open themselves to the Holy Spirit and allow Him to mold their character and behavior. But He does not change people without an invitation. The power of the Holy Spirit is the path to heart transformation, which leads to financial transformation. Don't feel responsible if your clients don't change! Instead, pray for them and continue to teach, encourage and support them.

Client Ownership

As you coach, you'll help your client develop a spending plan (short term) and navigate the Money Map (long term). They should own both. To develop ownership, they will need to make the decisions and changes necessary to follow these plans. Ask them questions to lead them to decisions rather than offering your own opinion too quickly.

Post-Coaching Support

After your formal coaching lessons are over, you have the option of offering periodic check-ins and being available for questions. We always encourage clients to find someone in their life to hold them accountable, but some may want additional accountability from you. Others may ask permission to contact you when they reach major financial decision points. The level of ongoing counsel you provide will depend on your availability and their needs.

Transforming the Heart

Probing the Heart

Randy Rowekamp



Randy Rowekamp

Devotional

Keep your heart with all diligence, for out of it spring the issues of life.

Proverbs 4:23

HOW?

Have you ever taken time to think about this question: how do we keep our heart with all diligence? As Christians our minds have been transformed by hearing, and hearing by the Word of God. After our minds have been transformed, the transformation of our hearts begins. Salvation will always precede sanctification. Let's talk about believers and non-believers for a moment. Some clients may not be believers. So, how does a non-believer keep their heart with all diligence? The simple answer is they do not know how to do so on their own. They are easily drawn to different worldviews and religions, and consequently, embrace false ideologies that fall short of meeting the need to keep their heart with all diligence. That is why in the Crown Budget Coaching Course, Lesson 4 Notes, there is a section titled, "You can know the Lord." This is the beginning of a transformation to eternal life. We have the opportunity to guide the client into a life where they can enjoy every aspect of a transformed life.

TRANSFORMATION

For believers who become a client, the transformation has already begun. They can learn God's way to keep their heart with all diligence. They can be sanctified in all areas of their life. The transformation of the heart affects everything of spiritual and eternal value. It is essential for sanctification to progress. As we learn about the fruit of the Spirit, we are actually learning to be more like Jesus. Galatians 5:22 says, "But the fruit of the Spirit is love, joy, peace, longsuffering, kindness, goodness, faithfulness, gentleness, self-control. Against such there is no law." Jesus is the full representation of the fruit of the Spirit.

HOLY SPIRIT

As the Holy Spirit gives us the power to keep our hearts with all diligence, He also can cause transformation to the "issues of life that spring out of our hearts." Just think about issues of life with relationships for a moment:

- With God – He is Lord and Savior of our life.
- With money and possessions – we are to be faithful stewards of all that He has provided.
- With spouses – we are to love and respect one another.
- With forgiveness – we are to forgive ourselves and others.
- With family – we are to leave a legacy of godliness, biblical values, and love.
- With generous living – we are to give for the furtherance of the Kingdom on this earth and to others who need help.

Prayer

Lord, thank you for transforming our minds and hearts! Thank you for giving us the opportunity to be your representatives and to develop relationships which can lead to the godly transformation of others. Our greatest joy as coaches is to see lives transformed. Thank you for being our great reward as we keep our hearts with all diligence. Amen.

CLIENT TESTIMONY

News from Crown Budget Coaching

Adam & Misty - Testimony

Misty: I really enjoyed this course! It was sometimes hard to make time for the biblical principles but once we sat down and read scripture and discussed our answers, I was always glad I made the time. I had limited knowledge of budgeting and saving money when I graduated high school. Even after going through a debt-free course right before marriage, I still didn't have a true understanding of how to steward my money. I am so appreciative of this course and our coach Ross for helping me grasp that all our money and things are God's and from God. It has changed my opinion and views about money and giving and [I realize] that I truly am blessed. I am much more confident in my ability to give, save and spend and can now teach my children to do the same.

Adam: This was a great experience overall. I think the Bible studies were great to do together, and the hands-on coaching through the tools for helping us understand and plan our finances was so special. Very thankful.

The most significant lesson I (Misty) learned was honestly how to teach my children how to be good stewards of their money. And because I was not taught about how to steward my money, I really want my boys to be prepared and successful in their lives. My (Adam's) most significant lesson was how to understand our current financial picture and plan with Biblical principles going forward.

A significant financial change that occurred during the course was to be able (and continue) to pay off debt. It has been "cool" to see our debts be paid off and to celebrate the hard work it took to do that. Another significant financial change was that we started paying attention to what we spent again. It has been a while since we were this focused and mindful of what we spent.

Spiritually, I (Misty) have always been a thankful person and felt truly blessed by all that I have been given and all the possessions I have, but now I see money and all that I have in a different way. God is sovereign and He is a God who wants to give us everything we need. Reading all the scriptures that talk about money has been eye opening. God made everything and He owns everything, and we must always acknowledge that. Making it a daily practice to think of my money as God's and [consider] what I'm buying with it has been impacted in such a positive way. Knowing that I can help someone instead of selfishly buying something for myself or just save my money has been a positive change for me. Super thankful for such a positive spiritual insight to what's considered a difficult topic.

COACH TESTIMONY

News from Crown Budget Coaching

Coach HM - Testimony

This course has truly been a wonderful and enriching experience. We first heard about this course through my sister-in-law who had signed up to do it. Upon discussing it with my husband who wanted to do it, he suggested I sign up as well. I have not done any type of course in quite a few years as my focus has been on raising my young children. I found it a little overwhelming to begin and daunting to meet all the other participants and learn their backgrounds or line of work but there is room for everyone in this course who has a desire to serve and grow in God's word.

I learned so much during this course. It was designed very well and is absolutely Bible-based in its teachings. Growing up in a Christian home and raised in church, I was always taught to give 10% to God but if I am honest, I was never really taught or guided [regarding] what to do with the rest of my resources. This course has opened my eyes to really see that God truly owns every little thing, whether we have placed significance on it or not and we need to be faithful and wise with all our resources whether big or small.

This course has helped me to refocus on the importance of guiding my children each and every day and finding teachable moments in everyday life to instill God's word in them. Marilyn is such an inspiring and gracious [trainer] who I believe is truly gifted. Every interaction, whether with myself or watching her with other class participants was met with understanding and compassion and wisdom. Marilyn was always very encouraging and really took the time to get to know each participant and what their strengths were and what each person could contribute to the group. She is knowledgeable and it is evident that she lives what she teaches. Marilyn has a heart for people and her life truly reflects God's love.

I truly experienced some heart changes through completing this course and pray my life will be a testimony of that. I think for me personally, the most significant lesson I learned during the course was understanding how money and finances really are so intrinsically connected to our hearts and therefore every area of our lives. I think when most people think of money and finances, including myself until this course, they don't realize how money is directly influenced by our beliefs and behaviors. I think sometimes because my husband and I don't have any debt and haven't for our entire marriage that it was easy to be deceived into thinking that because of that we have control over our finances. This course caused me to reflect on whether or not I was truly a faithful steward of God's given resources in every area of my life.

A significant financial change for me personally [during the course] was to increase my generosity towards others. I thought I was generous, but it came with requirements. I often found myself to have expectations that my generosity would mean that others would also be generous towards me. However, as this was not the case, I began to limit my generosity, especially towards those that were never generous towards my family and I even after we had been very generous towards them or their family. I often felt like, why should I keep doing that for them or continue to be generous towards them with gifts, etc., when that is never reciprocated. This attitude was never towards charitable giving or causes but towards those that are family or friends or those that I know that have a higher income than us, etc. But through this course God really revealed to me my heart and that "it is more blessed to give than to receive." My attitude regarding this area has really changed after God showed me that I wasn't truly generous if I always expected something back. Being generous with a different perspective and attitude really allows for you to give towards others in generosity with joy.

In the realm of spiritual impact, for me personally I find it difficult to really take the time to study God's word and set aside that time regularly – it seems I always get disrupted. This course, however, really pushed me to study God's word and rediscover a love for it, rather than it being something that I just check off my list every day.

INSPIRATION POINT

CORRIE TEN BOOM:

"I have held many things in my hands, and I have lost them all; but whatever I have placed in God's hands, that I still possess."

MISSIONARY JIM ELLIOT:

"He is no fool who gives up what he cannot keep, to gain what he cannot lose."

THE GIRL AND THE PENNY FOR MISSIONS:

The idea of a seed growing secretly can be best communicated by the following true story.

A little girl loved the Lord and longed to share the message of Christ to those on the mission field. She contributed a penny to a missionary to help in the work of evangelizing the people of Burma. The missionary was so touched by the little girl's response that he decided to do the most he could with that little penny. After careful thought, he bought a gospel tract and personally gave it to a young chieftain. The chieftain would not admit that he could not read, yet he burned with a desire to know the contents of the leaflet. He traveled 250 miles to find someone who would read it to him. After hearing the gospel message, it was not long after that this young chief made a profession of faith in Christ. Returning to his people, he told them what the Lord had done for him. Later he invited missionaries to come and share Jesus with the village. Many tribesmen accepted the good news and were converted.

All this and probably more resulted from one dedicated penny given in Christ's name by a little girl who gave from her heart.

SAVE THE DATES

Save the Date for All-Coach Training

Our next date for Coach Training is **SEPT 28, 2023, 7pm EST**- PLEASE SAVE this DATE. You will receive an invitation with the Zoom invitation details.

Save the Date for Crown - Reunion 2023



Register for Crown Reunion - <https://www.crown.org/reunion2023/>

Please Register before August 1, 2023

BUDGET COACHES TRAINED JANUARY - JUNE 2023

News from Crown Budget Coaching



Joseph Bridges
USA



Tim Bushwood
USA



Bill Davis
USA



Carmine Ferraro
USA



Karrlilta Fortna
USA



Ben Hanks
USA



David Harrill
USA



Matthew Hime
USA



Raimie Hodges
USA



Girard Jergensen
USA



Orisel Jiminez
USA



Villareal Johnson
USA



Tim Lapp
USA



Margaret Reese
USA



Andrew Rocke
USA



Andrew Santiago
USA



Phillip Schwartz
USA



Marilyn Stone
USA



David Stouffer
USA



Emanuel Vogel
USA



Arnold Willy
USA



Cheri Williams
USA

CONGRATULATIONS & WELL DONE TO ALL !