

Crown Lesson 6.4

1.

Write down your personal testimony of your own experience of the Budget Coach Course.



Student Answer

This Budget Coach Course is excellent. Our coach Randy Rowekamp has been caring, thoughtful, patient as well as giving wise advice, helpful instructions and steadfast in teaching the Biblical perspective in the use of our resources that belong the God. We are only stewards or managers of our possessions, God is the owner of it all. Don

I felt like I was at wit's end with our financial situation. It didn't seem as though there was a solution. My spouse's habits concerning money were bringing us to ruin and he did not realize that it was happening. One morning I took myself to breakfast at IHOP to just clear my head and think things through. Feeling tearfully desperate, I asked God to please steer me in the direction for help that my husband would be open to. I started googling on my cell phone and ran across Crown Financial. I thought that sounded familiar, so I called. The right person answered. I knew she understood what the situation was. She was tactful, and honest. I prayed that the Lord would move my spouse's heart to accept the help. I went home and urged him to call, and he did. He did not hesitate. We have almost completed Crown's course. Putting numbers and figures on paper made it clear that major adjustments had to be made. In addition, I discovered that things were far worse than I originally thought. It would have been disastrous had I found out at a later time. I felt,

personally, that we were on the verge of the ugly “d” word and Crown was the chance to turn things around. Our coach Randy was non-judgmental and just the perfect person for us as he tactfully stressed that, as a couple, we needed to be on the same page. Ann

2.

What was the most significant lesson you learned?



Student Answer

The most significant lesson I learned is that without a budget spending will be out of control and that it is important to save purchases rather than buying on credit. Don

For me, I learned that it's important in a marriage for both people to be on the same page with finances. Ann

3.

What was a significant financial change that occurred during the course?



Student Answer

A significant financial change is my going to credit counselors to pay off the credit card debt. As well as getting a workable budget. Don

Most significantly were changes on my spouse's part. I was pretty much in the habit of managing finances according to what I saw in Crown (and appreciated some reminders to stay on task). I always assumed that my spouse knew how to do the same. Coming together to have more of a discussion was the significant thing as a couple. Ann

4.

If the course impacted you spiritually, please describe it briefly.



Student Answer

Spiritually, I want to be a doer of the Word, not just a hearer of the Word. This is the change that I wish to make going forward. Don

I needed the help of the Holy Spirit to keep me from being overcome with anger at what I was discovering. I am so amazed that by relying on the Holy Spirit, I am able to get through this rough time. Ann

5. **We would love to hear your story. Do we have your permission to share your story with others? Please indicate Yes or No.**



Student Answer

No, please do not share my story. My story is that I did not prepare for not having an income for 6 weeks and the loss of contracts as a consequence of that. My license renewal was delayed due to my not answering correctly on a couple of questions, which triggered an investigation and thus the delay in my getting my license. Going forward I plan to be a better steward of that which the Lord has blessed me. Don

Yes. You may share mine; I don't know how much of a story it is, but I don't mind it being shared. Ann

