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# Pre-Reading for the *Freed-Up* Coaches Training Workshop

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## IMPORTANT NOTE

In order for the workshop to be as valuable and productive as possible, it is important to complete the pre-reading on the following pages prior to attending the workshop.



# Welcome!

This pre-reading section of the Participant's Guide is intended to give you a brief orientation to some of the topics that will be covered during the *Freed-Up Coaches Training Workshop*. Everything in the pre-reading will be expanded on in the workshop itself.

As you review these materials, you will note that more attention is given to relationship building and to Biblical financial principles than is given to purely financial matters. Your selection as a coaching candidate indicates you already have enough financial expertise to be of help to a client. However, the most astute Biblically-based financial coaching will neither be received nor acted on unless the client hears it from someone they trust and feel genuinely cares for them. It is also important that the coaching you offer is in the context of Biblical truth and a Christian worldview. Therefore, your training in the workshop will focus on these two areas—interpersonal skills and Biblical financial principles.

When you complete the pre-reading, feel free to review the rest of the Coaches Guide, especially the Appendix. Note any questions you have. If your questions are not addressed in the workshop, feel free to bring them to the attention of your instructor.

Let's begin the journey!

## **The Foundation: Biblical Financial Principles**

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Freed-Up coaching is built on a set of Biblical financial principles that reflect how the Bible instructs us to manage money.

The overarching and most important of these principles is the cultivation of a steward's mindset—the mindset of one who is managing resources rather than owning them. A modern analogy to a steward would be a trustee. If you were incapacitated and someone was made the trustee of your estate, that person would have no rights to the assets that belonged to you, simply the responsibility to manage them in the way that was in your best interest.

Similarly, the Bible makes it clear that, in the eternal perspective, we own nothing; God has simply entrusted us with resources that ultimately belong to him. Consequently, we are to use them in ways that honor and please God.

The concept of stewardship/trusteeship versus ownership is at the heart of everything the Bible has to say about money and our proper relationship to it.

The remaining foundational Biblical principles center around the five financial areas of our lives: earning, giving, saving, debt, and spending. These areas represent the usual way in which we get money (earning) and the four things we can do with it once we have it—we can give it away, save it, pay debt with it, or spend it. The Bible is clear and has much to say on each of these topics. We are to be diligent earners, generous givers, wise savers, cautious debtors, and prudent spenders. The Biblical basis for this statement appears below in summary form. Before attending the workshop, take some time to study and reflect on these scriptures.

## Steward's Mindset

God created everything and retained ownership of all he created. Therefore, whatever we possess is entrusted to us by God. We are not owners but trustees.

God created everything. (Genesis 1:1)

God owns everything. (Psalms 24:1; 50:10, 12b)

Therefore, we are trustees. (1 Corinthians 4:1-2)

## Earning

In the Garden of Eden God shared the ongoing work of creation with Adam and Eve; this gave dignity to all work. Work is not a curse but a blessing, and we are to work as unto the Lord, with gratitude for our ability to do so.

Be diligent. (Colossians 3:23)

Be purposeful. (Colossians 3:23, I Timothy 5:8)

Be grateful. (Deuteronomy 8:18)

## Giving

Since we are made in the image of a loving and generous God, we are made to give. Giving has multiple purposes, one of which is to break the hold money can otherwise have on us. We are to give:

As a response to God's goodness. (James 1:17)

To focus on God as our source of security. (Matthew 6:19-20a, 23b-33)

To achieve economic justice. (2 Corinthians 8:14-15)

To bless others. (Genesis 12:2-3)

To break the hold of money.

## Saving

It is wise to save for the unexpected but we must answer the question, when is enough, enough?

It is wise to save. (Proverbs 6:8, 21:20)

It is sinful to hoard. (Luke 12:16-21)

## Debt

If we are in debt it is our obligation to repay it. Better yet, we are cautioned to avoid debt for being in debt enslaves us.

Repay debt. (Psalm 37:21)

Avoid debt. (Proverbs 22:7)

## Spending

Our spending should be disciplined and marked by contentment. Materialism is a competing theology and leads to envy and greed.

Beware of idols. (Deuteronomy 5:8; Romans 1:25)

Guard against greed. (Luke 12:15)

Be content. (Philippians 4:12)

## The Coaching Process

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The coaching process is aimed at educating people about the Biblical financial principles of money management, and training them in the practical application of those principles to personal finances. The coach provides both teaching and training, as well as the support and encouragement the client needs to change lifetime financial habits. To accomplish this, the coach needs to have both financial skills and listening skills. Both are vital ingredients for building a relationship characterized by trust and understanding.

The following steps are the usual process by which clients receive a coach:

### Step 1: Profile Received

The client receives a Client Profile and an instruction sheet on how to fill it out. The profile asks for basic personal and financial information and what the client's hopes are for the coaching process. A copy of the Client Profile and instruction sheet is on pages 161–165 of the Appendix. The client completes the Client Profile and submits it to the budget coaching ministry administrator.

### Step 2: Profile Screened

The Client Profile is reviewed by the administrator in preparation for assignment to a coach.

### Step 3: Coach Assigned

In assigning coaches, factors such as age, gender, marital status, profession, severity of the financial condition, and previous coaching history (if any) are taken into consideration.

While every effort is made to carefully match the client with the coach, in certain circumstances, a coach may be asked to handle a case outside his or her preference. For instance, a coach preferring less severe financial cases may be asked to meet with a severe case if other coaches are not available.

A typical case load is two clients. The second case is assigned after the first case is well underway and its time commitment has lessened.

## And then...

Upon receiving the profile, the coach uses the following process:

### The Coaching Process



#### 1. Analyze the Client Profile

Reviewing the profile provides considerable initial information about your client that will help you prepare for the first meeting.



#### 2. Call the Client

Call the client to arrange for the first meeting and to affirm their decision to contact the ministry.



#### 3. Conduct the first meeting.

The first meeting is crucial. This is when you begin to establish the rapport and trust necessary for a productive client-coach relationship.



#### 4. Provide ongoing coaching.

Ongoing coaching is provided for approximately four to six months. During ongoing coaching you work with the client to create and monitor a Spending Plan and Debt Reduction Plan.



#### 5. Close the case.

At the appropriate time, the case is closed. Ideally, the client will have achieved the goals established for coaching when the case is closed.

This process will be discussed in detail during the workshop.

## Pre-Coaching Preparation and the First Meeting

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Being prepared for your first meeting is critically important for the success of your relationship with a client. But before walking into your first meeting, it is important to do two things: pray and analyze the Client Profile.

### Pray

Prayer lays the foundation for your relationship. As a coach, you have been entrusted with an individual or family who needs not just counsel but godly counsel. You are not primarily in the budget business. Rather, you are in the business of building God's kingdom.

For many in severe financial difficulty, only divine intervention can help. We often refer to the concept of "God's math." On paper the situation may appear hopeless, if not impossible. But when Biblical financial principles are applied and appropriate actions are taken, God honors those actions and amazing things often happen. Psalm 50:14-15 should be a theme for both the coach and client: "Sacrifice thank offerings to God, fulfill your vows to the Most High, and call upon me in the day of trouble; I will deliver you, and you will honor me." The client needs to claim this promise, as does the coach.

Pray both for yourself and for your client. Ask God to give you wisdom, discernment, compassion, and patience. Ask God to give the client courage to be completely honest and broken about his or her situation, as well as strength to take the necessary next steps.

### Analyze the Client Profile

The second action a coach takes prior to the first meeting is analyzing the Client Profile. The Client Profile can give you a good overview of the client's situation but will be far from a complete picture. The workshop will teach you how to effectively analyze the Client Profile.

Now you're prepared to walk into your first meeting.

### The First Meeting

The focus of your first meeting with the client is to build the relationship and, secondarily, to begin to gather information. If there is a creditor crisis or other urgent problem, it may be appropriate to offer an immediate action step. However, it is not necessary to map out solutions at the first meeting. In fact, given the potential lack of reliable data you have at the first meeting, mapping out solutions may even be unwise. Specific ways to build the relationship will be covered in the workshop.

## Meeting Duration and Coaching Timeframe

The length of your meetings with a client will vary. However, meetings will rarely be less than an hour. Initial meetings in which you are taking time to get to know the client, establish trust, and collect information, typically take an hour-and-a-half to two hours. As you and your client continue to meet and finalize a Spending Plan and Debt Reduction Plan, the meeting focus will shift to checking in and accountability which take less time.

It is important to keep the meeting focused. Clients often find it difficult or embarrassing to talk about finances and so may be easily sidetracked onto other issues or topics. They may dwell on the ongoing impact of their poor financial choices, such as marital stress or self-esteem issues. Listen attentively and sensitively but always look for the first opportunity to redirect the conversation to budget coaching. If you sense they have a need for professional counseling in other areas, refer them to ministries that provide such help.

The typical timeframe for working with a client is four to six months. The majority of financial coaching is precipitated by a crisis, and most crises do not occur all at once—they evolve. The need for coaching is often the end result of a series of poor decisions that took place over an extended period of time. Since the client did not get into difficulty in one day, the client is unlikely to get out of it quickly as well.

## Meeting Location

The best location for meetings is the church. It is neutral territory. In rare situations, it may be appropriate to meet either in your home or the client's home. Meeting in the client's home may provide additional insight into lifestyle choices the client has made, which could be helpful in the coaching process. However, the disadvantages of interruptions and a non-professional setting most often outweigh this advantage.

Similarly, meeting in your home may pose challenges, such as interruptions from family members or the telephone. The client may also make comparisons between your circumstances and theirs, which may not be helpful for the coaching relationship. Meeting in your home could even cause a client to see you in a less professional context and lower the value and credibility of your advice.

Specific steps for conducting the first and subsequent client meetings will be covered in the workshop.

## Coaching Dynamics

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Helping people change their financial behavior is a difficult task. That task can become nearly impossible unless you are able to establish a caring and understanding relationship. As a coaching candidate, your ministry believes you already have the financial expertise to help clients. The key issue to address now is whether you will be able to establish a relationship of trust that will make it easy for clients to receive your coaching and act on it.

In initial meetings, your client will be asking (consciously or unconsciously) the following questions:

- Are you interested in me?
- Do you understand me?
- Do you like me?
- Can I trust you?

To better understand how important these questions are, think for a moment of someone who has had a significantly positive influence on your life. Picture them in your mind. If you were to ask this person these questions, almost certainly the answer to all of them would be a resounding yes. You knew they were interested in you, that they understood and liked you, that you could trust them. That person had influence in your life because you were certain they cared about you. As a coach, your clients need to feel this way about you—they need to be certain you care about them.

Your major focus, especially in early meetings, should be on the relationship, not on the task. A good phrase to remember is, “Relationship must precede resolution.” In Luke 10, Jesus gently rebuked Martha for being distracted from a relationship with him by all the work that needed to be done. Christ also rebuked the Pharisees in much stronger terms for rigidly adhering to the law, but neglecting the weightier, relationship-oriented matters that the spirit of the law was designed to protect and honor.

One of the key ways in which you can build a caring relationship with a client is to be a good listener.

## Listening Skills

The Bible is clear on the importance of listening: “Everyone should be quick to listen, slow to speak...” (James 1:19). Nevertheless, we often err on the side of saying too much rather than listening too much. It has been said that a picture is worth a thousand words—but some people still prefer the thousand words.

Good listening involves much more than just hearing and being able to repeat the words that were spoken. Good listening is focusing on the other person and what they have to say.

Good listening also involves discerning the feelings behind the words. If a person believes you understand how they feel, it lessens their anxiety and creates an environment in which they feel safe, understood, and cared for. Learn to listen intently not only to a person’s words, but to their heart as well. Sometimes people don’t mean what they say and sometimes they mean more than they say. Discerning feelings often requires reading between the lines; it always requires paying attention to more than just the words spoken. Body language and other non-verbal behaviors are important communications to pay attention to. Non-verbals—a person’s tone of voice, how they move, sit, look—are an even more important part of how they communicate than the words they use.

In Matthew 13:14, Jesus described those who listened to him teach as “ever hearing but never understanding.” This should never be said of a budget coach! But there is even more to good listening than understanding. The goal of listening is not merely to understand; it is to make the other person feel understood. A listener can be very good at understanding what someone is saying, but it won’t matter unless the person feels that the listener understands.

The only sure way to determine whether or not your client feels understood is to give them feedback about what you sense they are feeling. Typically, the client will be quick to either verify or correct your perceptions. The process of showing the client you have not only heard the words but also grasped his or her feelings will significantly enhance your relationship.

It is also possible that your perception and articulation of their feelings will help the client to gain insights of his or her own. The story is told of radio personality and author Studs Terkel who was interviewing people in an impoverished area. After taping a conversation with a poor woman who had never had her voice recorded, Terkel played back the tape for the woman and her children. Although the children giggled with delight at what they heard, the woman listened with sober intensity. After Terkel stopped the tape, he could tell the woman had been deeply moved in some way and so he asked what she was thinking. “I never knew I felt like that,” she responded. Sensitively discerning and mirroring back your perceptions of a client’s feelings can

have the same impact. It can help the client better understand thoughts and feelings they aren't even aware they have.

In addition to listening for feelings, listen for strengths, joys, and things the client is proud of. Listen for struggles, sorrows, and things to work on. Perhaps most importantly, listen for opportunities. Opportunities to:

- cheer the client's efforts
- affirm and encourage
- challenge the client's assumptions and misconceptions
- teach and reflect on Biblical financial principles

Avoid dwelling on failures. Ask about how the client has already tried to fix the situation. Look for ways to be an encouragement—clients need lots of it!

As a coach, you are in a position of authority and influence. Careful listening gives the client a place of dignity and respect in the coaching relationship. It is important to remember that good listening earns you the right to influence the client. Remember the person you thought of earlier who had a significantly positive influence on you? Did they not earn that right before the influence actually occurred? You only have as much influence as the client grants you and good listening can help you earn their trust.

Good listening is also an important coaching discipline—it trains you to focus on the client as a person and not just on the advice you want to give them. When you really listen to someone, you give them rare gifts: the gifts of value, insight, and understanding.

## Boundaries

In addition to establishing a relationship of trust, you also need to set appropriate boundaries with your client. The fact that you have been chosen to become a coach indicates you have a genuine desire to help people. That's a good thing! However, helping too much can be detrimental not only to you, but also to the client.

Setting appropriate boundaries includes things like clarifying roles and responsibilities and making sure you don't end up working harder than the client. Clients need to own the responsibility for doing the work to remedy their situation; they may be prevented from doing so if their coach takes on too much responsibility.

Common boundary problems include a client who wants the coach to:

- do their work for them
- make decisions for them
- lend them money
- provide a “magic” answer to their problems that requires no effort or sacrifice on their part
- provide help or advice with problems other than financial problems

The best model we have for helping people while maintaining appropriate boundaries is Jesus. Based on Christ’s ministry and example, there are five basic principles a coach can follow to establish and maintain appropriate boundaries with clients:

- Know who you are and are not.
- Know your energy level and feelings.
- Know your mission.
- Know what your client expects.
- Test the resolve of your client.

## **Know Who You Are and Are Not**

John 6:15 says, “Jesus, knowing that they intended to come and make him king by force, withdrew again to a mountain by himself.” Jesus knew he was not to be a political king; his kingdom was not of this world. Some clients may want to make you their financial savior. You are not. You are their financial coach. It is important to be very clear on what you are committing yourself to do, what your responsibilities are, and what role you play.

Roles you are not to play include drill sergeant, prison guard, IRS agent, detective, friend, or sibling. Appropriate roles include coach, leader, cheerleader, teacher, and, at times, even a parent. If your past financial circumstances were difficult, you may also wish to share your story as “wounded healer.” Your testimony can be an effective relationship builder if presented in a way that builds hope and assurance in God’s ability to help solve your client’s financial difficulties.

In navigating what role to play with your client, keep these general guidelines in mind:

- Be friendly, but not a friend.
- Have a servant attitude, but don't be the client's slave.
- Be a leader, but not a dictator.

## Know Your Energy Level and Feelings

In Luke 8:45 a woman who had been bleeding for many years touched Jesus' robe and was healed. Though he hadn't seen the woman, Jesus was instantly aware that something unusual had happened. Someone had not merely bumped against him in the crowd but had touched him intentionally with expectation. Something had been asked of him and healing energy was released from him. Christ had feelings about this; he needed to find out who had touched him and why.

As you relate to your client, pay attention to your energy level and feelings. God gave us feelings because they help us understand what is going on. Are you tired and worn out? Do you feel frustrated, irritated, or burdened? Do you find yourself trying to avoid the client? Do you feel guilty if you say no to one of their requests? Such feelings often signal that something is wrong, that a boundary problem may exist.

It is natural for you to feel frustrated by the situations in which many clients find themselves. However, if God is at work in your relationship there should be a sense of freedom and hope about your ministry. Second Corinthians 3:17 states, "where the Spirit of the Lord is, there is freedom."

## Know Your Mission

Early in Christ's ministry he had what appeared to be a great ministry opportunity. The day after he taught and performed miracles, the whole town of Capernaum came out to hear him speak. His disciples were excited but Christ said, "Let us go somewhere else—to the nearby villages—so I can preach there also. That is why I have come." Christ knew who he was and "why he had come"—and he discerned this through prayer (Mark 1:35-39).

The purpose of your relationship with the client is to offer financial coaching, to teach biblical stewardship, and to lead them to financial freedom by helping them assume responsibility for their finances. Beware of being pulled into other tasks that at first glance may seem like good things to do, but are not part of your expressed mission.

## Know What Your Client Expects

Matthew 20:30-34 tells the story of two blind men who called out to Jesus for mercy. In response, Jesus asked them a question to which the answer seemed obvious, “What do you want me to do for you?” Their answer was what one would expect—the men wanted Jesus to restore their sight. By asking them the question, Christ forced the men to do two things: to state their need and to acknowledge their inability to meet it. This humbled them and put them in a teachable mindset. It also prepared them to truly rejoice when their need was met.

To understand what your client expects, ask these three questions in your first meeting:

- What do you want to accomplish?
- How are you hoping I can help you?
- How are you going to contribute to those goals?

These questions require the client to clarify their expectations and communicate them to you. This gives you the opportunity to articulate an appropriate coaching relationship as well as roles and responsibilities for both of you.

## Test the Resolve of Your Client

Jesus frequently tested the resolve of those who asked him for help. He invited the rich young ruler to come and follow him, but only if the ruler would give away his riches. The ruler went away sad; he could not give up his riches. It could be said that Jesus “failed” to save him. In Matthew 15 and Mark 7, a Canaanite woman with a demon possessed daughter persistently asked Jesus to heal her child. To add strength to her request, she used a clever analogy—even dogs get to eat crumbs from a master’s table. After testing her resolve, Jesus praised her persistence and wisdom and healed the woman’s daughter.

You should consistently test the resolve of your client. Maintain high expectations that they will follow through on homework assignments. In the event they come to a meeting and have not completed their assignments, you could approach the situation in a couple different ways.

If you feel a gentle approach would be best, you might ask:

- Do you need more time?
- Am I expecting too much?
- May we finish your assignment right now?

A more direct approach would be to ask:

- Do you really want to do this? Why?
- What is it going to take for us to accomplish this?
- What are the obstacles?
- What were you expecting to do in our meeting since you don't have your assignment?
- Would you like to call and reschedule once you've completed the assignment?

Testing the client's resolve and holding them accountable may feel difficult or uncomfortable, but is always in their best interest. Often, even in the midst of their resistance, your resolve will be interpreted as an indication that you really care. Your own modeling is also important. Being on time, being prepared, and following through on your commitments is key. Actions are internalized more than words.

Setting appropriate boundaries is a loving act. Boundaries communicate respect. They say, "You are capable and therefore responsible for yourself. You may not feel or behave that way, but you are!" The old adage about the value of giving a person a fish versus teaching them to fish has application here. Metaphorically speaking, your goal is not to give your client a fish to merely feed them now; but to teach them to fish so they can feed themselves for a lifetime. In other words, healthy boundaries will help your client not only to do the work, but also to develop the skills they need to maintain solid financial practices for a lifetime of good stewardship.

## Your Pre-Reading Is Complete

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This concludes your pre-reading. As previously mentioned, feel free to read through the Appendix and to consult other resources for additional insights. If you can only read one other resource, Randy Alcorn's *Money, Possessions and Eternity* is an especially good one.

May you be blessed as you are a blessing to others in your role as coach. Your efforts can have eternal consequences.

