



FREED-UP COACHES TRAINING WORKSHOP

Leader / Teacher Training

INSTRUCTOR'S NOTES

GENERAL COMMENTS:

Modifying the Leader's Guide: Some instructors have also found it helpful to highlight key words, use small colored stick-on circles to further highlight when to click to the next power point, sometimes make a note at the bottom of one page cueing you as to what's on the next page, etc. Whatever works for you we encourage you to do! Another idea that has been helpful for many is to have someone specifically designated to critique you and to periodically record the time.

Preparation: We encourage careful and thorough preparation. It's a long-standing rule of thumb that one needs to practice the material they will teach a minimum of three times before they "own" it. That takes commitment but you're involved in a great undertaking that changes lives... that's worth the effort!

Don't be overly concerned about looking down to follow the script closely the first few times you teach. You want to be sure to stay "in synch" with the Participant's Guide and the power point presentation. Between looking at their notes and the power point slides, participants probably won't notice the glances you take at your notes. Being familiar with the content and highlighting key words will help you keep on track and avoid sounding like you're reading the script.

Also, be sure you are familiar with the appendix in which there are a number of elaborations on points taught in the workshop.

Background Information of Importance: It is important that the Instructor not only know the material in the Leader's Guide but that they also have an understanding of the overall ministry. If you are not involved in the broader ministry leadership, be sure you understand how counselors are selected, what their qualifications are, etc.

It is also important that you and the coaches you train experience the Freed-Up Coaches Training Workshop as participants. While highlights of the workshop are in the Coaches Training, by necessity a fair amount is not.

Comments Dealing with Specific Pages in the Instructor's Guide

Session 1:

Page 20: Make the point that a misunderstanding of our relationship to our money can keep us from serving God, can steal our hearts from God, can choke out God's word in our lives and make it unfruitful and can lead to all kinds of evil. It's important that coaches understand the spiritual significance of their ministry.

Page 22: You may wish to take extra time with the introductory exercise. It can be an important start to building a sense of team among your coaches.

Page 22: After the activity, following the video, take a few minutes to discuss the video with the whole group.

- Share comments from the subgroups

Page 26: Expand a bit on the evidence that the 3 cultural myths are just that – myths! For example: “If it were true that things brought happiness, the USA would be a delirious nation since we have so many things. But statistics on divorce, suicide, depression and many other facets of life would indicate that things are not bringing us the happiness we are seeking. We'll talk about the myths surrounding debt later but, as for the third myth, studies are very clear that a little more money does not solve a person's financial problems. Rather, studies show that people at all points along the financial continuum feel that if they just had about 10% more they'd be in good shape. What is clear is that if a person can't handle what they have, a little additional will just allow them to mishandle that much more.”

Page 27 - Pleasure and Pain Diagram – Within the diagram, the words, “Counseling begins”, ought to read, “Coaching begins”. The five slides that involve the Pleasure and Pain Diagram all have the same error.

Page 28: Stress the importance of the hope and encouragement that coaches offer to their clients. Even some of the clients who have been taught and trained and *want* to change find it difficult in the face of the Pull of the Culture and past habits. The coach provides the added support and encouragement needed for them to follow-through and succeed. Note also, the point that the ultimate goal is not to re-experience pleasure, though there will be some of that as the person reduces debt, etc, but the goal is to experience *contentment*. For pleasure is dependent upon circumstances -- contentment is not.

Page 28: You might add the definition of financial freedom... “the contentment we experience when we faithfully manage our financial resources according to God's purposes and principles.”

Page 29: When introducing the Biblical Principles, point out how important it is that our counsel be based upon and informed by these principles. Encourage them to continue to grow in their understanding of these principles.

Page 31: The “steward's mindset” and the concept of trusteeship is the key point we want people to grasp from the video. This is the fundamental principle upon which all the other biblical principles are based. Be sure to allow time for your coaches to grasp this point in their hearts. Allow the scripture at the end of the video to remain on the screen until it fades out... maybe even freeze the screen if technically possible and have your class read it out loud. Call attention to the jeweler's last statement, “Just listen for my instructions.”

Page 32: Since trusteeship is such a powerful point, before moving to The 5 Financial Areas you may wish to add a brief prayer that asks God to make this concept real to each of us and to give us the ability to make it real to those we counsel.

Page 34: You might add Randy Alcorn's point from *The Treasure Principle* in which he states that part of the problem for many of us is we forget where our true home is. Suppose, says Alcorn, that we found ourselves in a foreign country with a high paying job for the next six months. Suppose further that at the end of that time we wouldn't be allowed to bring anything we bought or any money we had in our possession back with us. But during our time there we could send money back to our home here in the States. Obviously we wouldn't buy a bunch of stuff for our temporary home or hoard our money in the foreign country. We would send our money to our real home! The analogy is clear; if we're smart we will store our treasures in heaven.

Page 34: We're blessed to be a blessing... this is a very key point. Yes, God gives us things for our enjoyment (1Tim.6:17) but that same passage goes on to say that we are commanded, "...to do good, to be rich in goods deeds, and to be generous and willing to share."

Page 35: You could elaborate on money being a powerful thing by pointing out that some authors indicate that it has a spiritual force/power of its own and, though it can be used for great good as well as great evil, it is not truly a neutral median.

Page 36: You might add that when we go into debt to get something we want but don't have the money for, we not only denied God the opportunity to bless us by His provision through others BUT we also deny Him the opportunity to bless the person He was going to use to meet our need.

Page 37: At the top of the page, right after saying, "The third spiritual danger of debt is...." You might add the statement, "Most sin and evil has its origin in greed and envy."

Page 37: Also, you may wish to add a 4th spiritual danger of debt – that it can prevent us from responding to God's call.

Page 37: Expanding on the statement that materialism is a competing theology (By definition, materialism is the belief that everything can be explained by physical matter. That's a theological statement that denies the existence of the transcendental or spiritual.). You could go on to say that within this theological construct of materialism there is a gospel (good news) which is advertising and the message that things bring happiness; there is a liturgy which is consumerism; there are temples of worship called shopping malls; and there is a god called money. That false god has many god-like qualities. It seems all powerful, it promises ultimate security, it seems omnipresent. It's powerful stuff!

Page 38: Note that a perforated copy of the Biblical Principles is on p. 197-198 of your Leader's Guide.

Page 43 – Session Summary – The arrow prompt is missing to advance this slide.

Session 2:

We spend a good bit of time on the Profile Analysis because it is the key document around which the first meeting is shaped. As you walk through the sample Profiles with your class, be open to their insights as they see questions to ask or affirmations to give to the client that may not be listed in your Leader's Guide. Congratulate them when they do.

Page 49: As the class gets the Olsen's Profile out, have your copy handy for reference. (p. 217 - 220 in your Leader's Guide).

Page 54 -In the "What I Owe" section of the Client Profile Analysis Chart, after the Checklist item, "Take a moment and total all their consumer debts, except mortgage." The next question is missing from the Participant's Client Profile Analysis Chart on pages 49 and 192; it ought to read,

"Does it appear that the client understands the difference between the total amount owed and the minimum monthly payment?" The answer is, "Yes."

Page 59: When you get to the Individual Activity, have copies of the Moore and Leonard Profiles handy for your reference (p. 221 - 228 in Leader's Guide). An easy way to divide the class is to have them count off by 2s. Point out that later they will role play the coach for the Profile they are analyzing... so do a good job!

Page 60: When going over the Profile for Moores and Leonard, note that your trainees may have additional points to add to those that are provided on the PPT slides and in the Leader's Guide. That is good and to be affirmed.

Page 69 - Session Summary – The arrow prompting the slide advance is missing.

Session 3:

Page 74: At the bottom of the page, remind the trainees of the four questions that clients are asking themselves about their coach at the first meeting. They read about them on p.10 of the Pre-reading. The questions are: ○ Are you interested in me? ○ Do you understand me?

- Do you like me?
- Can I trust you?

This could also be a place to reread the quote by Larry Crabb that appears on p. 119 of their Guide, p. 141 in the Leader's Guide.

Another good point that could be made at this time is to be sensitive to not allowing preconceived notions or pre-determined assumptions to obscure what the person says. Being fully "with", means temporarily obscuring yourself.

Page 75: Also, in the top half of the page, point out how God often takes what to us is a "sacrifice" and turns it into a blessing.

Page 80: When asking the question of whether the role-play conversation went in circles at any point, acknowledge the probability that it did not since the exercise only lasted a few minutes. But the point is important because it can easily happen in real situation.

Page 81 - Session Summary – The arrow prompting the slide advance is missing.

Page 81: We refer to further information about building rapport being available on page109-111 in their appendix. If you have time, have your class go there and discuss that material. It appears on page 139 in your Leader's Guide appendix. Note - a good source of training materials on developing listening skills is *Equipping Ministries Int'l* in Cincinnati, OH.

Website: www.equippingministries.org / Phone: 513-742-1100

Session 4:

Page 90: Middle of the page, after stressing to use open ended questions and mirroring, you may wish to point out some places where the counselor used mirroring in the first meeting video:

- “It sounds like you turned a challenge into a positive experience.”
- “You both like being near your parents.”
- “It sounds like you don’t want to move again soon. “

Page 90: You may want to elaborate a bit on the importance of goals as a motivation. Point out that keeping your goals clearly in mind is what can provide the motivation to carry you through the rough spots.

Page 92: Reviewing the biblical principles on the back of the covenant form is a great opportunity to point out that the principles are wise and valid even if a person is not a believer. Life is more fulfilled if we give something to those less fortunate, it is smart to save on a regular basis, it makes economic sense to stay out of consumer debt, to live below our means, etc.

Page 97 – Slide – Key points for Completing the Spending Record – After the first arrow to prompt the slide advance, arrow prompts two, three, five and six are not needed. All the points are revealed with arrow prompts one and four.

Page 100: Good Sense has experience that indicates that just tracking expenses can reduce spending by 15% to 25%.

Page 101 – Step 8: Assign Action Items for the Next Meeting – Slide – Assign Action Items – After the first arrow to prompt the slide advance, the other two arrow prompts are not necessary, all points are displayed with the first prompt.

Page 101: In the middle of the page, after going through the other possible Action Items, add the following:

Additionally, one key Action Item for all clients regardless of how far you have been able to get in reviewing the Client Profile is for them to develop some overall goals for their coaching and then more specific financial goals. They should develop these for the next meeting, if they have not already done so.

As we discussed earlier, goals are extremely important for you and client. For the client, they can serve as motivation when challenges threaten the client’s commitment to sticking with the counseling and following the Spending Plan and Debt Reduction Plan. For you, they serve as a guide to your counsel for what the client wants to accomplish and as a tool to reinforce their commitment to the counseling process.

Page 103 – Slide – Client Progress Report – All items are displayed with the first arrow prompt, the second prompt is not necessary. Also missing from the slide and in the Leader’s Guide script is the last section on the Client Progress Report, “Observations about the client’s spiritual condition:” Add that to the Leader’s script.

Page 104: Note that you have have a “Client Summary” sheet for those playing the role of the client in the role-play exercise on pages 235 and 236.

Page 107 - Session Summary – The arrow prompting the slide advance is missing.

Session 5

Page 113: It is very important to stress to the client that the Spending Plan is freedom producing. It is not restrictive and confining but sets safe boundaries within which to spend freely. There is no true freedom without limits.

Page 14: Before getting into the “Recommended Order for the use of Income” at the top of the page, mention that many of our clients approach the use of our money with lifestyle first, which inevitably leads to debt. Then the combination of lifestyle and debt leaves little or nothing for giving or saving. So essentially, our clients are living in the reverse order from Biblical Financial Principles.

Page 117: After viewing the first draft of the Spending Plan for the Olsens, it would be good to ask if there are any questions.

Page 121: You may wish to add some illustrations of where to get \$100 a month to apply to debt reduction. You could bring in props – a coke can, Starbucks cup, newspaper, lunch bag, etc. Encourage your counselors to provide concrete examples to their clients as they work with them. ○ Two cokes/day = \$45/mo. ○ Starbucks 2x/week @ \$3 = \$25/mo.

○ Newspaper @ .50 = \$15/mo. ○ Lunch!!! (if you eat lunch out rather than packing, that’s probably more than \$100 itself)

Pages 121 – Video: Out of Debt – After reviewing the Debt Reduction section on pages 120 and 121 and before the video, revisit Roger’s suggestion to accelerate debt reduction by reducing the \$200 originally budgeted for savings and applying it to reduce debt. It could be helpful to discuss the following:

If the client’s emergency savings are low, consider suggesting they put some money in savings before activating the Debt Reduction Plan. If they chose to do so, help them determine an amount, by asking which large expense they might want to have the funds to cover – a month’s rent, a mortgage payment, a large automotive repair, etc. Doing this could help prepare them to better weather unexpected expenses that are almost certain to occur and prevent the emergency expense from undermining the priority of debt reduction.

Page 121 – After completing the Debt Repayment example in the content and before the video, mention that recent Federal legislative pressure on Credit Card companies to help cardholders to get out of debt sooner by increasing the amount of the minimum monthly payment is causing some companies to raise the minimum to 3% and 4% of the outstanding balance.

Despite the fact that increased minimum payments may help folks get out of debt sooner, it is still essential to reinforce that keeping the original minimum payment constant and not reducing it when the Credit Card companies say you can is extremely important; even without an increase in the minimum payment amount, this will greatly reduce the period of indebtedness, as demonstrated in the example by 156 months or 15 years.

Page 122: When referring to the Debt Reduction Plan on p.98, point out it’s not the plan for the Olsens... it’s just an example for illustration purposes.

Page 124: The slide of the Debt Reduction Plan shows payoff dates but we stated we would not calculate them. Just mention to the class that they are included just for their information. The Coaches section on the Good Sense web site contains the debt reduction calculator which counselors can use to calculate the pay-off dates for their client’s plan.

Page 125: Also be sure folks understand the exception that was made in the debt reduction plan. While the general rule is to list the debts smallest to largest regardless of interest rates, there may be an occasional exception to that as in this situation.

Page 125: After the, “Incur no new debt” point, it might be helpful to illustrate the 180% turn by walking with someone side by side, representing getting into debt, then stopping and turning, while the other person continues on getting into debt. It is a visual illustration of the impact resulting from “no new debt”.

Page 126: Mention that when dealing with creditors, we can use Consumer Credit Counseling as a help to reduce interest etc. but they do not provide the biblical basis and so are not a total substitute for the G\$ counselor.

Page 130: If you keep a copy of client records, be sure they are in secure place.

Page 132: Just before the closing, you may wish to ask the group, “Do you feel ready to be a counselor?” Solicit honest answers that could lead to good discussion and sharing. This could open the door to discussion of future training needs, small groups, mentoring of new counselors by experienced ones, etc. At the same time, it offers the opportunity for encouragement and a reminder that the Holy Spirit is available to guide and empower us.