

Riverview Budget Ministry Participant Introduction

Welcome:

Thank you for your interest in Riverview's Budget Ministry. If you are seeking assistance in managing your personal finances, you are not alone. Many struggle with financial related issues. The good news is there is hope. God loves you and he is greatly concerned about your financial health. God lays a foundation in his Bible regarding how to manage your finances His way. Though there are no quick solutions, by following God's plan, financial peace can be achieved.

Introduction:

Riverview's budget ministry matches trained volunteers (budget coach) with participants to assist them in developing a spending plan (budget) based on sound Biblical financial principles. These principles are as follows:

- God owns everything: "The earth is the Lord's, and all it contains." (Psalm 24:1)
- The Lord is in control of all events: "Whatever the Lord pleases, He does, in heaven and in earth." (Psalm 135:6)
- The Lord provides for our needs: "Seek first His kingdom and His righteousness, and all these things [food and clothing] shall be added to you." (Matthew 6:33)
- We are stewards, or managers, of the possessions the Lord has entrusted to us: "Moreover, it is required in stewards, that a man be found faithful." (1 Corinthians 4:2)
- Whenever we are in debt, we are a servant to the lender: "Just as the rich rule over the poor, so the borrower becomes the lender's servant." (Proverbs 22:7)
- We should plan for the future: "The wise man saves for the future, but the foolish man spends whatever he gets" (Proverbs 21:20)
- God wants us to give generously with a willing heart: "Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver." (2 Corinthians 9:7)

Ministry Objectives:

The following summarizes the objectives of Riverview's Budget Ministry:

- To help participants to develop and live on a budget.
- To assist participants in applying biblical financial principles in all aspects of life.
- To communicate the hope of financial freedom.
- To assist participants with a practical plan for becoming debt free.

The following areas will not be addressed by Riverview's Budget Ministry:

- Investment or retirement planning
- Marriage or family counseling
- Legal counsel or estate planning
- Tax preparation
- Intervention with creditors

Coaching Process:

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The first step in participating in the Riverview's Budget Ministry is to fill out an application. The Riverview Budget Ministry leader will contact you to initiate this process. This application is designed to collect basic information about you including contact, background, and financial information. This information will be helpful to your assigned coach. You will also be asked to fill out three worksheets:

- Personal Financial Statement
- Debt List
- Estimated Budget

Once you have completed and returned the application, the ministry leader will assign a budget coach to you. If one is not currently available, you will be placed on a waiting list. Your assigned coach will contact you to set up your first budget coach meeting. If you are married, it is strongly recommended that your spouse participates with you during the budget coaching process. The time, date, and location of your meetings will be established with your coach.

The number of coaching meetings and total length of time required for the coaching process will vary depending on your needs and desires, but typically, you can expect to meet with your coach between 3 to 6 times over the course of 2 to 4 months. You are free to withdraw from the coaching process at any time, but you are asked to communicate this desire with your coach.

During the coaching process, your coach will assist you to develop a customized spending plan to meet your needs. Along the way, your coach will introduce you to some of the financial principles that can be found in the Bible. The "Journey to Financial Freedom" workbook, developed by Crown Financial Ministries, will be used during this process. This workbook will be provided to you at the beginning of the coaching process at your cost of \$10. You can expect that the first coaching session will last two hours, and subsequent sessions will last one hour. You can expect to be assigned homework to be completed between budget coaching meetings.

Summary:

The volunteers of the Riverview Budget Ministry look forward to the opportunity to serve you in the area of developing a manageable spending plan and learning the financial principles which the Bible teaches. If you have further questions or would like further information how you can participate in Riverview's Budget Ministry, please contact:

Ron Hatton
Budget Ministry Leader
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Or contact the Riverview Church office at (517) 694-3400.