

## Why Bible and Church Involvement When Helping People With Vehicle Needs?



All of our recipients benefit from learning to more wisely plan their savings and spending – develop a budget.

Many potential recipients come to us with histories of severe trauma. They usually have relationships with one or two intimate people and some have relationships with a few personnel, often from tax-dollar program provided help or volunteer ministries. They often are lacking friends and associates.

Helping them develop an expanded group of “friends” and “associates”, combined with the training we give, usually results in them beginning to make different and better decisions than they have in the past. Long-term benefits then result from the help provided through their receiving a free car or free car repair.

Many of our recipients have experienced either poverty or serious trauma in their past. Please read the “Mentor Involvement to better understand poverty-experiences. This document addresses aspects related to serious trauma. In both documents we show how our program helps a person heal and move forward from their past. (Note: in the relationship circles, “Personnel” include anyone whose purpose of association with the recipient is to provide a service or help. Personnel may be paid or volunteer and usually are associated through an agency, business, church or organization. “Associates” generally are peers you relate with through where you live, work, school, church and volunteer activities.)

Among our recipients, serious accidents and illnesses are frequent past experiences, but more than half have experienced other types of serious trauma such as separation and loss – often through divorce, neglect, witnessing or experiencing serious violence and abuses including physical, sexual, emotional and familial substance abuse. Bitterness, unforgiveness and depression are not uncommon. The recipients frequently are experiencing isolation and live in a cycle of making the same “harmful”, “non-helpful” or “wrong” decisions. These are psychological implications related to “secure attachment” which need to be addressed and can be in association with their car help request. We are not psychologists; we are volunteers fixing and giving cars, yet we can set up an environment which helps the recipient address these issues as well. Helping a person develop new relationships seems to have the strongest success in overcoming “secure attachment” issues. One of the most successful ways to accomplish this is to help a person become an active volunteer at a church near where they live.

“Secure attachment” is the basis on which we form relationships with others and is significant for our sense of security about our world, resiliency to stress, ability to balance our emotions, make sense of our life and create meaningful interpersonal relationships. Without it we may be confused, angry, bitter, insecure, disconnected or passive. (Note the similarity of some of this with those coming from a poverty-experience.)

Recipients come to us with a request to buy a used, repaired car at a reduced price, for free car repair or a car grant (free car). Within the first two years of our program we found that only providing a “temporary fix” of car repair or car grants frequently resulted in four serious errors:

1. Recipients returned for more help within several months to two years because they “did not have the money” needed to keep the car repaired or to replace it.
2. It had caused or enabled the recipient to feel that they had “reorganized” and were ahead of the car problem, but soon they found that they weren’t. As a result they told us they felt “despair”, “quiet torture”, “numbness”, “lowering of self-esteem”, etc. and in some it brought out an “entitlement attitude”.
3. This failure to provide long-term help “burned out” our volunteers as their desire was to have fixed the need/stress/misery of the recipient. Volunteers frequently quit after a few months if they aren’t seeing lives being changed for the long-term.
4. Donors also had wanted the program to provide long-term help with a Christian based emphasis and did not want our program to be “just another government-like program”. (All of our funds are from private donations and approximately 97% of our funds go to the program recipients.)

Recipients had legitimate vehicle related needs and we needed to find ways for the vehicle to become a means of providing long-term help to the individual rather than just a “temporary fix” for their current need/stress/misery related to the car.

After talking with professional psychologists, financial managers, clergy, social workers, etc. and considering, as well as trying and adapting various programs, we have found an approach that provides long-term help to about ¾ of the recipients who participate in it. The remainder benefit to varying degrees depending upon their willingness to apply what they are taught or how much additional psychological help they would need for long-term benefit.

Professionals suggested and described **key components which they felt our program should include**: provide recipient with a means to build long-term relationships and communication with other adults who are not involved with them normally as family, neighbor or at the personnel level so they have a wider avenue for reflective dialogue, emotional level communication, and repair of past traumatic experiences through positive experiences. Recipients would also need to relate with positive role models who they perceive as “stronger/wiser”, hear positive narratives of people improving similar situations and learn/apply basic budgeting principles. They would need to be held accountable and there should be a “cost” to the recipient.

During the first decade of our program we created and adapted our program to “plug holes” we were noting. This really was addressing the aforementioned key components the professions now told us about. In “lay” terms we were labeling it such things as “helping the recipient reduce isolation” and “learn basic Biblical principles” related to budgeting. From this we saw it help the recipient forgive others, reduce depression and experience a heart attitude change. Now, with additional changes to our program we find that if the recipient applies the following program parts we consistently see long-term results:

1. Recipients work with a **Christian mentor or mentors**, taking a Biblical based Bible study/finance class together and doing 6-12 months of follow-up. It is preferable that mentors be a couple so a “successful” marriage and family life can be indirectly witnessed, talked about and begin to be applied. If the mentor is only one person, then they must be of the same sex as the recipient. The mentor(s) cannot be a close friend, family member or employer. Close friends and family members do not provide the needed aspects of enlarging their circle of role models, mentors, options, networking, etc. and frequently do not hold the recipient accountable. The mentor must be a Christian who is active in their church. They then can help the recipient become involved in a Christian church and also can better answer questions regarding the Biblical principles being taught in the class. This has also worked well with non-Christian recipients who select/find the mentor at a Christian church near where they live, or if they attend a Christian church, then from that church. (Over 80% of our recipients do not attend a church.)

2. We explain that they need to be **involved with a local church community** and that the best way is to pick a church close by and begin volunteering there. Within several hours of volunteering they will get to know people, often better than if they had just attended a weekly service for a number of months. One of these new friends may become their mentor. They also feel good about being able to give as well as receive. This involvement will provide them with an additional form of stability, opportunity for reconditioning of self, secure social connections and restorative emotional experiences. It often provides an environment of empathy, interaction, positive repetition, harmony and safe relationships. It provides a place where they can network and their children have many new options for giving of time and talent as well as receiving. We also encourage them to join a small group in the church. This often results in very strong close relationships as well as ongoing learning. Becoming involved as volunteers at a local Christian church and enlarging the recipient's number of friends and associates addresses many of the needs associated with serious trauma and poverty experiences as they develop new friends and associates. See the drawing at the beginning of this document.
3. On a shorter term and more intense basis, similar benefits are provided through the **required class series**. They and their mentor(s) **attend, participate in and do the homework** associated with either the 6 week video version of Journey To Financial Freedom (2 ½ hours per class) or the 10 week Crown Small Group Bible study (about 75 minutes per class). In both of these class series they will learn God's principles of handling money, God's direction of being a steward (caretaker) rather than an owner, and how to develop a simple but effective budget. (A budget is defined as planning ahead how you will save and spend the money and resources you have been entrusted with.) The understanding that one is a steward rather than an owner is a key concept which helps them build the foundation for much of the long-term benefits they experience as a result of this class. Much of their current money "juggling", "shortages", "emergencies" and related stress can be eliminated within the first year of living these principles and techniques.

They learn and then based on what will best work for them, choose from several budgeting methods. They also keep a 30 Day Financial Diary – recording all income and out-go AS IT HAPPENS – not at the end of the day. Through this they become aware of the need to pre-decide how they will save and spend and begin to recognize and change "bad spending habits" they may unknowingly have. Within two weeks they are seeing positive changes in their life.

They look at many other spending/saving decisions and habits, including where they drive (or would drive if they had a vehicle) and their debts. (The "Monthly Income and Expenses – expanded form" is helpful for learning and making better spending/saving decisions also.) They learn basic concepts such as approximately 10¢ of savings is needed per mile driven to cover the repairs on a car and another 10¢ of savings per mile driven to provide for the eventual replacement of the vehicle. They learn that without this type of planning and saving, they generally will be without a running vehicle in 6 months to 2 years. They also develop and write down goals in seven areas of their lives.

God's word is a "two-edged sword" that is heard and applied during the course. Several of the programs we tried did not include Bible study and we did not see significant results from those courses. Learning who God is and God's principles is critical if we are to understand ourselves and the proper role of money and possessions. The Bible study has resulted in many pleasant surprises of accomplishment for the recipients and mentors. Through the class people learn that our use of money and possessions have eternal consequences and that Jesus has more in mind for us than most of us are experiencing. Participants begin to find satisfaction as they turn from money and things controlling

their life to God controlling it. Wealth and materialism falsely promise but do not deliver satisfaction.

4. **Typical working class people need to make up at least 50% of the class members** so that the discussion is based upon a number of walks of life and life styles. The classes are open to the public and at least ½ of the participants need to be taking the class, “just to take the class and learn the principles”, rather than as part of the car grant process. Without a majority of non-program participants in the class the rate for long-term successful help of recipients significantly drops. Recipients need to hear the struggles of the “working class”, hear different options of addressing problems, learn some new, positive “self-talk”, feel support, make new associations and enlarge their network. Interestingly, about 1/3 of our class participants make over \$100,000 per year. People of all income levels and backgrounds benefit from this class. They come to learn the principles and are often excellent examples of “more money is not the answer; rather, more planning and disciplined spending/saving are.”
5. About 60% of the classes are discussion of specific principles. During this time they **hear how others face and solve various life challenges**. By the second week they have begun to make new and more effective spending and saving decisions and by the third week small life-changing stories are beginning to be told by class participants. Excitement for life change begins to build in the class. Through this they begin to recognize some of their resiliency, how budgeting and church involvement will add to rather than subtract from their life and begin to build their self concept as they start to “see a light at the end of the tunnel”. They are advised that it will take about 11 months for their budget to become fairly stable in all categories. This will happen only if, today, they begin living within their income/resources and making spending/saving decisions based upon their written budget and goals. They begin to understand that how they spend is often more significant than their income amount; that small amounts not spent can rapidly add up and positive results can begin to be seen and felt after several weeks. Many significant financial results will be seen in 10-12 months. (For example, a \$5.95 a month telephone option X 12 months is \$72.00. Add in the cost of driving to and from work, taxes, etc. and we see it takes about \$100 of gross income to result in 72 spendable dollars. Rather than feeling “I can’t do anything about my telephone bill”, they now have a \$100.00 a year decision they can make. “Do I really need the telephone option or could I use the \$100 somewhere more wisely?”)
6. Between the 2<sup>nd</sup> to 4<sup>th</sup> classes **the recipient, the instructor and mentor(s) will meet and answer/discuss the recipient’s personal budgeting questions**. This is usually a 2 hour meeting in which specifics of the recipients budget is discussed. This often is the time where the forms and techniques begin to really become applicable to the recipients life. After the class series is completed a similar meeting takes place and it is during this time that the instructor reviews the persons completed budget. Some recipients will not have it done and some may require one or two more similar meetings before they get their homework and budget in order. This is then presented to the board members with a request for the board to give the person a vehicle, provide a rebate on a car purchased at a reduced price from SCVCIA or provide part of the cost of additional car repairs.
7. Besides the \$12-\$65 cost for class materials there is a **cost and accountability** of what the board expects of the recipient before a car is given. The board generally gives a vehicle to the person if the person has been on time for all of the classes (this is a new habit for a significant number of them!), completed all of the homework, developed a budget, is working with their mentor, is making progress towards debt reduction, the budget shows that they can afford to maintain and replace a vehicle, and the person is

living within their income and making decisions based upon their written budget and goals. Application and “heart attitude” are major factors in this decision.

Most recipients say they experience a “new inner peace” as a result of the classes. They also begin to make significant changes and begin to convey a new attitude of being an efficient steward – caretaker/planner/organizer of what they have, rather than “I don’t make enough to need to do any planning” or various forms of entitlement. About 20% who take the class for a car grant realize that they do not “need” a vehicle or don’t have the income to maintain and replace a vehicle. Often they will have figured out what less expensive transportation options available or options which will fit in their budget. Many learn they wanted to drive 600 to 2,000 miles a month, but can afford to drive only 400 miles a month. Their budget will work if they now control their driving to 400 miles a month.

It is an eye-opener for many on welfare to see what resources they currently are receiving from taxpayers. Looking at an average of several hundred Minnesota welfare recipients, we see that a single parent mother with two children would have to have a gross income of over \$30,000 to equal the cash and resources she is given per year (ie. subsidized housing, food stamps, health care, cash, school lunches, no income or social security tax, etc.) If she is going to school or working and the children are receiving day care, this amount soon exceeds \$50,000 annually.

With the five year welfare limit in Minnesota we see an increased number of requests for help. This has been a real boost in the number of people we see who get a job or go to school. They now have a heightened interest in getting a job or going to school and most need a vehicle to do either.

Part of the challenge is to remind them of the personal benefits derived from working and also to show them how they can live on a budget, not of the \$30,000 given by taxpayers, but on a working income of approximately \$20,000 a year. They learn to understand the need to prioritize their spending towards long-term goals. What was an immediate “need”, such as cell phones, frequent eating out, cable TV, gambling, heavily processed foods, smoking, alcohol, excessive clothing, etc. becomes “less of a need” and vehicle maintenance/replacement, basic food ingredients, good used clothing, etc. are soon understood as providing for current needs and which will provide a long-term benefit. On their “Action Steps” sheet they are asked to write down the advantages of preplanning (budgeting) and earning an income so they are reminded why and see the steps needed to be taken to reach their goal of “becoming debt free”, “getting a job with benefits”, “getting off of welfare”, etc.

What makes our program really help a person to make long-term life changes? We feel it is a balance of three areas; physical, psychological and spiritual based on the seven items outlined above. The physical includes receiving a car or car repair, developing and living within a written budget (planning ahead) and setting/accomplishing written goals. It also involves learning to look long-term through prioritizing a love of people and using things rather than loving things and using people. The receiving of a physical gift, such as free car repair or a car can have a positive, significant short-term effect on the person’s stress level, depression, bitterness, or other important aspects of life. It must be emphasized that a physical gift, by itself will only provide short-term change.

The psychological aspect of secure attachment or the need for repaired secure attachment is also addressed. Whether the lack of secure attachment resulted during the period from conception through their first year of life or later in life, repaired secure attachment is possible to achieve at any age. Items 1-7 above address this in various ways so that the unconscious process of secure attachment begins to take place. Many of our recipients come with a very limited number of friends and associates. Often they have unintentionally “burned bridges” or moved to a new area. The friends and associates circles need to be filled in if secure attachment is going to take place.

The recipient must understand this need and also understand that the people helping them are personnel rather than friends or associates. (“Personnel” include anyone whose purpose of association with the recipient is to provide a service or help. Personnel may be paid or volunteer and usually are associated through an agency, business, church or organization. “Associates” generally are peers and develop through work, school, church and volunteer activities.) Failure of the recipient to understand that personnel are not friends or associates will set up erroneous expectations. A mentor may be the unusual example of someone who transfers from the personnel category to eventually become an associate or friend. Recipients are given the “Mentor Involvement – parts 1 and 2” handouts to help them further understand the role a mentor plays in these relationship categories.

Secure attachment or repaired secure attachment is a lifelong necessity. With it, when a problem arises, a person has the ability to make choices and use different strategies that will result in positive change to their life. It also allows a person’s brain to better regulate self monitoring, self regulation and social relatedness. This has a positive impact on depression in many cases.

We have found that reducing a persons secure attachment issues is critical to help them get long-term benefit from the car repair or car grant. We learned that what may seem as a person’s unwillingness to change or lack of desire to learn to plan ahead (budget) was not really the person’s desire, but rather an outward manifestation of lack of secure attachment. As we began to address secure attachment through items 1-7 above, our ability to help a person experience long-term benefit and change greatly increased.

The third area is spiritual. To be satisfied one must change their attitude towards “ownership” and wealth from what they learn in the world to what God teaches in Scripture. Two very frequent comments we hear as a result are: from the recipient, “I now have inner peace and have let go of a lot of the stress in my life” and from the mentors, “We have seen a real heart attitude change in the person we are working with.” Through the Bible study the participants have increased their knowledge and understanding of who God is, His plan and expectations for their life and they have taken some action towards incorporating this information. The recipient’s inner reflections and attitudes of the heart have begun to be compared with and adjusted to the standards of Scripture. They have opened their heart to God through reduced reservations and addressing their “secrets sins” and unbelief. They are becoming stewards – caretakers rather than owners – and they have let God become in charge. They have begun to better understand themselves and to put money and material things in their proper place. Without the spiritual training, money and its negative effects will remain a central controlling part of the person’s life. Colossians 2:22b-23 “...they are based on man-made rules and teachings. They do indeed have the outward appearance of wisdom, with their self-imposed religious observances, false humility and asceticism; but they have no value at all in restraining people from indulging in their old nature.” CJB

Knowing and applying God’s principles in life make a major difference. Supernatural experiences produce supernatural responses and results. We have come to expect that the recipients will experience a greater “inner peace”, “less stress” and frequently less depression.

**We have found the Bible study component to be absolutely necessary for significant long-term change to begin and continue to grow.** “Yes, united with the Lord we are confident about you, that you are doing the things we are telling you to do, and that you will keep on doing them.” 2 Thessalonians 3:4

How are we to work with our recipients? 1 Thessalonians 2:12-13 spells out four components: we are to encourage, comfort, appeal and teach. The result will be God at work in them. “We encouraged you and comforted you and appealed to you to lead lives worthy of God, who calls you into his Kingdom and glory. Another reason we regularly thank God is that when you heard the Word of God from us, you received it not merely as a human word, but as it truly is, Gods

Word, which is at work in you believers.”

After several months the recipients will have experienced positive changes in their lives. They are in the process of applying, adapting and building a new life. A long-term mentor relationship is important as it provides support when “old problems” (IRS, forgotten debts, child support, etc.) come to light or new difficulties and decisions need to be discussed.

After receiving the car help, we encourage the recipients to come back and share their success stories and to carry out their desire to volunteer. We also encourage them to call with budgeting questions and to check back in two years to have their budget reviewed. By then they may be ready to mentor someone and this becomes an excellent next step of budgeting growth. They make excellent mentors as they hold the have no hesitation holding the recipient they are working with to very high standards of accountability. They know that that made a difference for them.

In summary, our program helps provide a learning environment, opportunities for development of secure attachment, interaction, Scripture, new information, techniques, application, accountability, and more. Their “old nature” and habits are changed. This is what helps long-term change happen. There is significant differences between helping a person get every resource that is available and helping a person change their life for the long-term good. It is the true healing within which counts long-term.

"Let us stop just saying we love people; let us really love them, and show it by our actions".

1 John 3:18 (TLB)