

Mentor's Involvement – part 1

Who: A Christian couple or individual (called mentor) works with a couple or person (called recipient) who is applying for a car grant or "2/3 car purchase price rebate" through St. Croix Valley Christians In Action. If the recipient is married or has a significant other, they must both attend the classes. It is suggested that the mentor's spouse attend also. The mentor cannot be a close friend, relative or employer of the recipient and must be active in their Christian church. The mentor is someone 'new' in the recipient's life who is learning the same things at the same time, but bringing a different perspective, background, network and ability to apply what is being taught. If an individual, they must be of the same sex as the recipient. These mentor criteria are critical aspects needed to bring about positive gain for the recipient. Therefore we require that all of these criteria be met. Read "Why Bible and Church Involvement When Helping People With Vehicle Needs?" and understand the relationship circle diagram.

Why: Vehicles are expensive to maintain and replace. Giving someone a free car or car repairs is often a very short term "fix" unless that person learns how to maintain it as well as plan for the expenses associated with it. Without a plan a vehicle can be a heavy drain on limited finances. Having a couple or individual help a person learn basic budgeting has proven to greatly increase the likelihood that person will be able to afford the current and future vehicle maintenance and replacement expenses, including paying cash for the eventual replacement vehicle. Also many graduates of the class find they have become debt free, except for a house mortgage, within 18-24 months of taking the class.

Mentors: Recipients often have a very limited number of friends and "peer level" associates (often found through work, school, church and volunteer activities). A mentor can help the recipient become involved in their church, showing opportunities to volunteer, etc. so they expand their number of friends and associates. It is important that you read and understand all of this document as well as "Why Bible and Church Involvement When Helping People With Vehicle Needs?" These two documents will help you understand the life changing opportunity you are helping the recipient with. You will see many, positive, life-long changes occur because of your involvement.

Classes: Two options:

1. Journey To Financial Freedom is a six class series which meets for 2 ½ hours each time and uses a 79 page workbook and the Crown Money Map. Cost is \$12.00.
2. Crown Biblical Financial Study (Life Groups) is a ten or eleven class series which meets for 2 hours each time and uses 2 manuals – 361 pages, workbook – 114 pages and computer budgeting programs, music, 2,300 stewardship scriptures and workbook on CD. The books, workbook and CD cost \$45.00 to \$65.00. Any church can offer these classes and have people trained as facilitators. (Call the Crown Financial Ministries representative: 651-238-3030 to be trained as a Life Group facilitator.) Note: if you take the Crown Biblical Financial Study, make sure the instructor calls 651-773-3083 to get the additional required forms and directions regarding the car grants. This call must be made before the second class.

Both series of classes include a Bible study on what God says about handling finances and learning/establishing a simple and effective budgeting method. Homework takes about two hours per week. Also, a diary of spending is kept.

Work: Mentor attends all of the classes with the recipient. Mentor and recipient meet with instructor after 3rd or 5th class and once after all classes, homework and a working budget are completed. Mentor visits with recipient (generally via telephone) once a week during the class weeks. Mentor does the same homework as the recipient, but does not need to share it with the recipient or instructor. Mentor will answer questions and offer suggestions to assist the recipient with homework. If the mentor desires to meet and discuss their personal budget, it will be done separately with the instructor. After the classes and homework are completed, the mentor and recipient will meet/visit at least twice a month for at least six months.

Cost: Both the mentor and recipient need their own class materials.

Mentors make a significant difference! **Are you willing to help?** Call 651-773-3083 or e-mail scvcia1@juno.com to volunteer as a mentor or to have questions answered.

"Let us stop just saying we love people; let us really love them, and show it by our actions".
1 John 3:18 (TLB)

Mentors make a big difference

Financial resources alone do not make the difference that allows a person to leave financial stress, poor spousal communication, poverty, and more. A mentor, along with the class information, discussion, and application will provide the resources to reduce and/or leave these behind for both the recipient and mentor. We will talk about people in poverty, but not all recipients are living in poverty. This program makes lasting life changes for people of all income levels. Note that these classes are offered worldwide to anyone. People take the class to learn the principles. It is not uncommon for some class members to make over \$100,000 a year. We have added an incentive of a vehicle for people of low incomes. However, to make this effective we found that a mentor is needed. **Some of the following will not be understandable until you are taking the course. At that time you and the recipient should reread “Mentor Involvement” and “Why Bible and Church Involvement” several times to gain additional insight and ideas for application.** It should be noted that having a mentor relationship is valuable to anyone taking the class.

What are some key things that the mentor and classes provide which makes the difference? The mentor is someone new in the recipient’s life who is learning the same things at the same time, but bringing a different perspective, background, network and ability to apply what is being taught. Together they learn new terms, techniques, principles and processes with which they can then discuss, evaluate, plan and improve their current lives.

Each recipient brings with him or her the hidden rules of the class in which they were raised. Unknowingly, these often help hold the person in their current situation. Even if their income rises, many of their habits of decision making, ways of looking at money and the future, ability to abstractly think things through, interaction with others, etc. will continue and tend to drag the person back to a lower income. New relationships must be made and new rules learned and built into habits if the recipient is going to move beyond their present income, living situation, etc. and stay at the new level. This will require time, support, insistence, inspection and expectations. Our program is designed to help a person begin this process through the Bible based budgeting classes, a mentor and the recipient becoming actively involved in a local Christian church.

A mentor makes a tremendous difference in helping the recipient persist through this time of uncomfortable changes and intense learning. The mentor and fellow students are role models and provide the necessary emotional stamina so the recipient can leave behind old habit patterns and unrealized rules of self-destruction. The recipient sees different ways to plan, wisely use their limited resources and sometimes even see how to emotionally live their life in a more positive and productive manner. They learn to consider the consequences of lack of plans, how to plan and to contrast and compare various parts of a plan. The mentor is present so the recipient can learn new and positive “self-talk” that leads to persistence and change. The classes continue for a number of weeks so there is time for the new information to be applied, goals to begin to be achieved and the new habits to become comfortable.

Read “Why Bible and Church Involvement When Helping People With Vehicle Needs?” and understand the relationship circle diagram.

Expected behaviors are laid out so the recipient and mentor know what it takes to successfully complete the program. All classes must be attended by both the mentor and recipient. They must be on time. The workbook, goals, and other forms must be accurately completed. Since vehicles are a part of the program, it is designed to help the recipient become self-governed so they know and complete the routine maintenance required, save at least 12¢ a mile for repair costs and save at least 12¢ for vehicle replacement so that they can eventually pay cash to replace their vehicle. They learn the information to make informed choices which will allow them to keep a vehicle going. Most follow it and reap the benefit. A few choose to remain in their current situation. By the 2nd or 3rd class most see others and themselves beginning to change some past habits, organizational skills and decision making processes. As they see a little progress they are inspired to make more changes and become more independent from where they were at the beginning of the class.

The mentor is there through reading, writing, basic math computation, analysis and planning. These basic skills have not been mastered by some and a mentor is critical. (It is not infrequent that we see someone with a BS, MA or PhD struggling with these basic skills.) Goals and a vision are set, and achievable steps are planned and followed through. Just being present together in the classes and the weekly call gives emotional support. As the mentor and recipient learn and apply basic, but previously unknown life changing principles more mutual support and accountability is automatically built.

About half of the required homework reading is Scripture. It is not unusual for 80% or more of the class members to have a very limited knowledge of God's Word. Many have not been in a church since their youth. Mentors are active in their Christian church so they have much to offer to others in the class.

Many studies show that belief in God is one of the most powerful tools to help a person through change or trauma. The program is designed to help a recipient build a personal relationship with God. A mentor and church support community make up additional key components to help a person make life-long changes. Often a daily relationship with God, the mentor and the church are new to the individual. Frequently a recipient leaves non-supportive friends and relatives behind in order to be successful in moving beyond their current circumstances. This is accomplished "a step at a time" through achieving many short-term goals and consistently taking steps toward long-term goals.

Tremendous change happens within the person as they learn and begin to live as God's Account Manager rather than thinking of themselves as an owner of what God has entrusted them with. Much inner peace and reduced stress results. Mentors often say "I so needed this class". Learning and applying this principle is one of the reasons for such a comment. Some of the improved spousal communication which results from these classes is another frequent reason for such a comment.

Physical resources are often necessary to help a person leave poverty behind. Sometimes the mentor provides a ride to and from the class. Eventually a vehicle may be given to the recipient. Both would not be possible without the mentor.

As part of continuing support after the classes, the mentor is a person who can be called upon to answer a question of application of what was learned in the class or to help the recipient with some positive "self-talk" in a time of change. Also, Crown Financial Ministries provide ongoing support and knowledge through their website at www.crown.org and radio program. This airs Monday through Friday from 2:30 – 3:00 p.m. on KTIS 900 AM. It is repeated at 6:04 p.m. The mentor may also help the recipient become involved with a local Christian church. Through this the recipient will have additional opportunities of support, giving and continuing, positive life-changes. Without involvement in a local Christian church, the recipient often will have a very limited circle of friends and limited emotional, mental and physical support with the result of little positive long-term life-changes.

In the class you will receive two additional documents on mentoring. Both the mentor and recipient should read and apply this information. The documents are entitled "Mentor Involvement – part 2" and "Why Bible and Church Involvement". If you desire to read these documents before the class you may request them via e-mail from scvcia1@juno.com