

## **Mentor Involvement – part 2**

### **To Better Understand the What and Why of a Mentor – by a co-founder of SCVCIA**

(It is important that you also read “Why Bible and Church Involvement When Helping People With Vehicle Needs?”)

Nearly all of our recipients have either poverty or a serious trauma experience in their past or present. (Serious trauma examples include: serious accidents, life-threatening illness, separation and loss, neglect, witnessing violence and a variety of abuses including physical, sexual, emotional and familial substance abuse.) With these kinds of experiences it takes more than just a class or learning to budget to bring about long-term change. As a result, we have written about both of these experiences and how our program addresses them. While written as separate documents, you will soon see the overlapping similarity of need and help provided. In both instances the mentor plays a vital role. The document “Why Bible and Church Involvement When Helping People With Vehicle Needs?” addresses serious trauma and the following will address a poverty experience. Because there are many similarities we may eventually combine the two documents, but at this time we think it is helpful for a recipient as well as a mentor to learn about them separately so they can better understand why we teach something or have certain requirements.

The poverty experience. Regardless of nationality or country where a person lives, it has been found that humans living in poverty situations develop many of the same habit patterns and unrealized rules of self destruction. I recognized a few of these as I grew up in poverty. It was only later as I read research studies on poverty that many things I had seen holding friends back or that I had experienced myself began to make sense.

The following will give you some idea of what a variety of researchers have found out about living in poverty. From this I hope you begin to see where you or the person you are mentoring learned some of their habits as well as give you ideas of how to more effectively apply the material you will learn in class so that long-term life changes can take place.

One or more of the following may be common with someone living in or growing up in a poverty situation. These may also be present in households of any income level. Read and consider them carefully. Watch for them in yourself as well as the recipient. Incorporate changes as you work through the class materials, set goals and make life habit changes for yourself as well as while you are working with the recipient.

While not complete, the studies indicate and St. Croix Valley Christians In Action has found that the following items should be considered and options addressed:

- High noise levels. (TV usually on, several people talking at the same time – build “quieting” changes into your goals – maybe limit TV to an hour or two per family member per week – others can watch, but the individual makes the choice of what is on provided it meets parental approval. This will also reduce the electricity bill and allows more time for reading, family discussion, participatory activities, brain synapse development, etc. Teach patience and one person talking at a time. Eat meals together as a family, with TV off during this time. Add a 1 or 2 page daily devotional reading/discussion to one of the daily meals.)
- Non-verbal communication (dress, actions, symbols) is given a higher value than verbal communication. (Consider reducing costs and “status symbolism” of hair care, finger nails, clothing, cell phone, etc. Look for lower cost ways to provide entertainment and recreation, use the 30 Day Diary to reduce miscellaneous spending and increase money used towards debt reduction and savings. Learn which vehicles give better gas mileage, need fewest repairs, etc. [www.edmunds.com](http://www.edmunds.com) has this type of information. Plan your weeks driving so several trips can be combined and that the drive is done with the most right hand turns - clockwise. This will save time at stop signs as well as miles driven.) Your worth to the family or group is based upon your ability to entertain, and money management is not understood (Discuss and make purchases based on utility, cost effectiveness and fitting into the budget rather than status or what others may think. Start teaching your children what it costs to drive a mile, how to use coupons, buy cold cereal only at 10¢ per oz. or less, how to cook and bake, etc.). Money is used as an expression of oneself

through entertainment and relationships rather than expressing oneself through work and achievement. Understand that change is possible and each person has options. (Time Stewardship document – move 3 hours per week of less productive time to more productive time = understanding the value of work and achievement and the resultant financial stability and reduced stress in the future. Children will learn from these positive changes also. Consider other education or job possibilities. Talk about careers and higher education with children. All family members should have some work as part of their daily routine. Adults and children should learn how to repair items.)

- Short or long-term savings are not being made, food reserves in the home are minimal or absent and frequent purchases of small amounts of food is common. Buying a month's worth of a food item which is on sale is not taking place. (Plan a menu so food items can be purchased 4 or less times a month – start with a goal to buy food items only once a week. Start with saving \$5 a month. It will reduce the impact of the next "emergency" which previously had not been planned for.)

- Being on time is not valued nor is time a thing to use or value (Being on time for the classes, meetings with your mentor and Money Map Coach is required. Being on time for work and a reliable employee is a valuable skill to learn). Precise use of words, accuracy with data, completion of a project and looking at a project in steps often have not been learned. (This is practiced through homework and budget development. Filling out the "Debt List" is one of the easier items for the recipient to learn this concept. They begin to see accuracy and completeness working and feel a positive return on their "cost" to invest in self-growth. It also is a way for the mentor to begin holding the recipient accountable.) Routine, structure, sequence from start to finish, cause and effect, strategies and consequences are underdeveloped concepts. (Goal setting will help them begin to understand what is important as well as why and how can they accomplish things which they want to change. Start by helping them set some goals which will be accomplished in the next 3-7 days. As the class progresses help them look at longer goals of weeks, months and 5-10 years.)

- A man is not looked upon as a leader and provider for the family, but rather as one who can do physically hard work and is a good fighter and lover. (Developing a daily relationship with God and daily Bible reading helps bring understanding of sound relationships. Mentors or new friends and associates may provide examples of sound relationships and "secure attachment". "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. Becoming involved with a local Christian church is a critical to help accomplish this. Spousal communication is improved and increased through the 5 minute weekly review with spouse, writing goals and planning.) Ever changing alliances and favoritism is prevalent. (Learning and applying long-term planning, contrasting, comparing and abstract reasoning skills can reduce this. Teaching Biblical and budgeting principles to children, family members and friends is also helpful in further stabilizing these relationships. Children need to learn that discipline is designed to bring about positive changes in their behavior and that if they do something wrong the parent will not defend them from the consequences.)

Not all who need help grew up in poverty. Some have lived through serious trauma or uncontrollable or unexpected circumstances such as illness, divorce and death. One of two attitudes may come through. Either "society owes me" or "I have pride" and therefore refuse "charity." The later is often due to illness or some other uncontrollable circumstance while the former is characteristic of someone receiving help for an extended time and living near others also receiving taxpayer or other helps for an extended period of time. Both can be frustrating to the person requesting help as well as those trying to help. The class materials and discussion, mentor support and a relationship with God will provide steps and emotional support to change this. The result can be a new, more effective way of moving out of and living outside of poverty or a choice to remain as they currently are. If they choose not to plan and save for vehicle maintenance and replacement, budgeting, etc. St. Croix Valley Christians In Action can not help them further.

For most, however, they choose to change and with that mentors see God and His financial principles become more real in the recipients life and family.

To help build the foundation for a different future, **several techniques should begin to be applied starting now**, regardless if it is only a few days or several months before the classes begin. The mentor and recipient should each begin doing these and talking about what they are learning from doing them.

- First, spend a few minutes of time in **daily prayer**, just talking to God, thanking Him, asking His guidance, asking forgiveness, etc. (Psalm 16:7). Read a chapter from the **Bible** each day. Also begin **volunteering** at a Christian church near where you live. These three parts together will change your life in a very positive way.
- Second, begin your **30 day financial diary**. See the instruction sheet for details.
- Third, begin working on the **debt list**. While goals are more important, we need to start on something that will show “immediate” progress and that is writing down the debts and learning how to accurately gather information and to complete a project. As part of this the debt list should later be prioritized. The smallest one or two debts should be at the top. Getting these paid off will free up extra dollars to put onto the next debt that is to be paid off. This will cause more money to be effectively used on paying off the principle rather than most going towards debt interest. Prioritization beyond several of the smallest debts should be based on either eliminating the highest interest rated debts first or those which are most stressful to the recipient.
- Fourth, work on writing down **goals**. Working on the debt list begins to show you how to think about, write and develop a series of action steps to accomplish a goal. Additional goal setting should be started immediately and will be an ongoing process for the rest of each persons life. Goal writing requires skills that are not frequently used by many people. Therefore the mentor(s) play a vital part as then several additional people are bringing various skills together to create meaningful goals. Some of these skills include; being precise with numbers, words and terms, focusing and maintaining focused attention, seeing objects in detail, developing the ability to plan, organize and schedule, learning to compare and contrast and learning to see abstractly into the future and express future scenarios based on facts.

Specific short and long-term goals need to be written down in each of the major areas of life (savings, debt reduction, offering back to God, personal goals, spiritual goals, family goals, work/business goals) as shown on the goals sheet. Read the detailed goal setting directions included. The mentor helps as these steps of achievement are laid out and then implemented. The mentor can provide support and reinforcement as the recipient implements such things as delayed gratification, thinking before acting, making planned or “emergency” and controlling impulsiveness. The mentor will help the recipient learn what to pay attention to, why it is important and how to make wise decisions for long-term benefit. Parts of this include planning, understanding consequences, abstract thinking and understanding impulsivity. Over time the goal achieving processes will become comfortable habits which will make a significant difference in their future. New routines and structure will become a part of their lives. Then, also, future planning and goal setting will become easier.

Mentors can help the recipient as they build a church relationship and an expanded number of friends. These will then provide the recipient with opportunities for relief when they are upset, can't get everything done or there is an emergency. Also, they will have additional people to help them when they need a break or someone to talk through options with. It also will be a place where the recipient can “give back”, get needed information or know-how and even do some networking for jobs.

The most important things you will learn and do in life revolve around your relationship with God. I hope this opportunity to attend the class will greatly strengthen your relationship with Him.

The following 16 Laws of Mentoring help develop a positive and stable relationship between the mentor and recipient. These categories were developed by Floyd Wickman and Terri Sjodim and used in their “Mentoring – A Success Guide for Mentors and Protégés”, McGraw Hill, 1997. We have added comments.

1. **The Law of Positive Environment:** Create a positive environment where potential and motivation are released and options discussed. Enough time must be made so honest and open discussion results between the mentor and recipient.
2. **The Law of Developing Character:** Nurture a positive character by helping to develop not just talent, but a wealth of mental, ethical and spiritual traits. A mentor can help the recipient translate values into small steps which lead to real action.
3. **The Law of Independence:** Promote autonomy; make the recipient independent of you, not dependent on you. Help them learn to self-govern. State what your boundaries as a mentor are.
4. **The Law of Limited Responsibility:** Be responsible to them, not for them. The mentor shares their knowledge. They are not a mother or savior.
5. **The Law of Shared Mistakes:** Share your failures as well as your successes. These include past and present.
6. **The Law of Planned Objectives:** Prepare specific goals for your relationship. A mentor often will need to teach organizational skills and goal-setting.
7. **The Law of Inspection:** Monitor, review, critique, and discuss potential actions. Do not just expect performance without inspection and time-lines. The mentor listens, shares, processes and learns also.
8. **The Law of Tough Love:** The mentor acknowledges the need for and encourages independence in the learner. Decisions/plans/consequences are followed through.
9. **The Law of Small Successes:** Use a stepping-stone process to build on accomplishments and achieve great success. Ask questions to guide them in developing achievable, short-term goals as well as steps to longer-term goals.
10. **The Law of Direction:** It is important to teach by giving options as well as direction. Use questioning rather than make statements to help them see options and consequences. You may offer several options to consider. Consider how you ask a question so it is on an adult communication level rather than spoken as a “knowing parent” or “successful, know-it-all”.
11. **The Law of Risk:** A mentor should be aware that a recipient’s failure may reflect back upon him/her. A recipient should realize that a mentor's suggested options will not always work. Do not give direct advice. Tell of personal experiences and ask questions so the recipient comes to their own conclusions.
12. **The Law of Mutual Protection:** Commit to cover each other's backs. Maintain. Protect integrity, character, and the pearls of wisdom you have shared with one another. Confidentiality of items discussed must be maintained.
13. **The Law of Communication:** The mentor and the recipient must balance listening with delivering information.
14. **The Law of Extended Commitment:** The mentoring relationship extends beyond the typical 8-to-5 business day and/or traditional workplace role or position. Set the boundaries at the beginning.
15. **The Law of Life Transition:** As a mentor, when you help a recipient enter the next stage of his/her life or career, you will enter the next stage of yours. Mentors frequently say how much they needed what they were learning as they mentored.
16. **The Law of Fun:** Appropriate humor is able to be shared by all and enhances relationships.

## Budgeting Process Synopsis

During the Journey To Financial Freedom – 6 week version **OR** the Crown Biblical Financial Study (Life Groups) you will learn the basic Biblical principles regarding money, simple budgeting techniques, and you will be mentored and coached. The Journey To Financial Freedom Manual, Money Map and some video from Crown Financial Ministries are used as well as several forms developed by St. Croix Valley Christians In Action. While attending the classes you will be developing your budget. The steps and associated forms are listed below. This will not make sense to you now, but will be a good reference as you take the course.

A. **Determine current income, use and obligations of money:** 30 Day Financial Diary, Debt List, Car Budget and Monthly Income and Expenses-expanded version. The mentor and instructor (coach) will help ensure that these are accurate and complete.

B. **Begin setting goals and adjusting use of time:** Money Map, Goal Setting, Time Stewardship and daily individual (and couple) prayer. These three are used extensively the rest of your life. The Time Stewardship diary should be done once a year. Volunteering is a key part of changing your life in a positive manner.

C. **Determine minimums:** Prayer, 30 Day Financial Diary, Monthly Income & Expenses-expanded, Budget Analysis & Variable Expense Planning, Goal Setting and Money Map. What are the absolute things you need to have? What will you need to cut so your “outgo” does not exceed your “income”. You will also work on your goals, including building an emergency fund and debt reduction.

D. **Refining delayed gratification:** Prayer, 30 Day Financial Diary, Goal Setting, Monthly Income & Expenses-expanded, Individual Account Pages, Car Budget, Reducing Food Costs and Money Map. To begin with, almost all income is used for absolute minimum needs, savings for emergencies, and debt reduction. Some of your “nice to have” things may have to go for a while.

E. **Adjusting money use and goals:** Prayer, Goal Setting, Monthly Income & Expenses-expanded, Time Stewardship and Money Map. As debts are paid off and an emergency fund built, you will be able to further adjust your goals and how your money is used. For many people it takes 10 or more months before they see a major turn-around in their budget. Within 3 weeks they often see small, positive changes.

Doing this will eventually reduce the stresses from finances. Many people find they are mostly debt free in 18-24 months. Most people who do not do this find that they have dug themselves much deeper into debt in the same amount of time.