



GOOD SENSE COUNSELOR TRAINING
Leader / Teacher Training Workshop
INSTRUCTOR'S NOTES

GENERAL COMMENTS:

Modifying the Leader's Guide: Some instructors have found it beneficial to remove the pages of their Leader's Guide from the binding and place them in a 3-hole binder.

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.

If you haven't already seen the Good \$ense website instructions on how to consolidate all five power point sessions into one presentation, go to www.goodsenseministry.com and select: Ministry Support/Coaches Corner/Teacher - Leader Aids. Please be sure you have the CD available, however, in case of a tech failure!

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 course.

Background Information of Importance: It is important that the Instructor not only know the material in the Instructor'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.

Helpful information also can be found in the Implementation Guide which is part of the Good \$ense Ministry Kit. A list of important topics and their page numbers in the Implementation Guide is provided on a separate handout that is in your folder.

It is also important that you and the counselors you train experience the Good \$ense Budget Course as participants. While highlights of the Course are in the Counselor Training, by necessity a fair amount is not.

Comments Dealing with Specific Pages in the Instructor's Guide

Session 1:

Page 32: To make the case for the spiritual importance of financial stewardship, you may wish to add three additional scriptures to Matt. 6:24 (“*No one can serve two masters.....*”). Explain how these 4 scriptures (Matt. 6:24; Matt 6:21; Matt 13 (parable of the sower); and 1Tim 6:10) 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 counselors understand the spiritual significance of their ministry.

Page 34: 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 counselors.

Page 36-37: After the activity, following the video, take a few minutes to discuss the video with the whole group.

- Share comments from the subgroups
- Point out the challenge the Industrial Revolution presented to business and business’ response. (The Challenge: How will we get people to buy more when they already have everything they need? The Answer: Make them discontent with what they have and have them value consumption more than leisure.)

Page 44: 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 48: Stress the importance of the hope and encouragement that counselors 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 counselor 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 48: 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 50: 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 54: 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 counselors 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 56: 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 60: 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 62: 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 62: 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 66: 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 68: 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 68: Third paragraph down, change the word "satisfy" to "encourage". Credit does not satisfy greed and envy. [Note: This has already been changed in reprinted copies]. Also, you may wish to add a 4th spiritual danger of debt – that it can prevent us from responding to God's call.

Page 68: 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 70: Note that a perforated copy of the Biblical Principles is on p. 377 of your Leader's Guide.

Page 78: Randy Alcorn has a very thought provoking discussion on page 20 [page 6 in 2002 edition] of his book *Money, Possessions and Eternity*, that deals with Situation 2. It would be worth reading and is one of the handouts in your packet.

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 88: As the class gets the Olsen's Profile out, have your copy handy for reference. (page 397 in your Leader's Guide). Note also that the Profile used with clients they counsel would be on one piece of 11x17 folded paper as opposed to four separate sheets.

Page 96: The check mark on the first slide on this page dealing with the 401(k) is in the wrong column.

Page 110: When you get to the Individual Activity, have copies of the Moore and Leonard Profiles handy for your reference (p. 401 & 405 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 counselor for the Profile they are analyzing... so do a good job!

Page 112: 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.

Session 3:

Page 140: At the bottom of the page, remind the trainees of the four questions that clients are asking themselves about their counselor 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.111 of their 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 142: A better transition to the emergency room illustration might be, "In many cases your initial interaction is like the doctor in an emergency room who..." Also, in the lower half of the page, point out how God often takes what to us is a "sacrifice" and turns it into a blessing. There's a story in the Budget Course (page 216 in the Leader's Guide) about Denise who "sacrificed" her solitude to get a roommate to help with the rent only to have the roommate become her dearest friend who lead her to a deeper faith, was maid of honor at her wedding, etc. God took what Denise thought was a sacrifice and turned it into a wonderful blessing. Similarly, sacrificing cable TV can lead to the blessing of more family time; sacrificing expensive entertaining for simple potlucks and board games at home with friends can lead to the blessing of richer times of fellowship, etc. etc.

Page 148: In the first sentence of the section on "Mirroring", the word should be 'client' not 'listener'.

Page 156: 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 158: 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 271 in your Leader's Guide appendix. Also alluding to other techniques such as **validation**, "*I can see why you feel that way*" (which is a particularly effective approach in a confrontational situation) and **exploration**, "*Tell me more about that*" can be informative at this point. Additional training on listening techniques is a particularly good topic for on-going counselor training. We strongly encourage a program of on-going training for counselors both to build their skills and as an opportunity to build a sense of team. Some

suggestions for training topic are listed on the *www.goodsenseministry.com* website under “Resources”, “Curriculum Supplements”, “Counselor Training”.

Note - a good source of training materials on developing listening skills is *Equipping Ministries Int'l* in Cincinnati, OH.

Website: www.equippingministries.org / Phone: 513-674-5555 / Email: emigrow@equipmin.org

Session 4:

Page 164: Under “Pointers for the First Meeting”, rather than “Here are some pointers...” say “Listed in your manual are some pointers...”

Page 172: 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 174: 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 176: Reverse the process for signing the covenant... the counselor should sign first. It happens that way in the video. [Note: This has already been done in reprinted copies].

Page 178: 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 198: 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 counseling 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.

Remember the section on Goals on pages 125-130 in the Appendix of your Participant’s Guide and Manual can be very helpful.

Page 202: Note that we have a “Client Summary” sheet for those playing the role of the client in the role-play exercise so they do not have to review the whole Profile. Make copies for your trainees. These write-ups are also posted on the Good \$ense website in the Coaches Corner, under Teacher and Leader Aids for Counselor Training. (Be sure to have your counselors register on the website under “user registration” which will then allow them to gain access to Coaches Corner and its numerous teaching aids and other regularly updated resources).

Page 204: Assuming you have copies of the client summary for the Moores and Barb Leonard to distribute, replace the last paragraph on this page with the following:

“The other partner will role-play one of the Moores. To assist you in playing the client role, we have prepared a Client Summary so you don’t have to review the whole profile. Put yourself into the role seriously. It’s okay to give the counselor a bit of a hard time, but make it realistic and productive.

Page 206: Exclude the last sentence in point 5. if summaries are being provided for the client role-plays.

In the middle of the page, revise the sentence to say, “Raise your hand if you are the Moore’s counselor and those of you who are playing one of the Moore’s, please find a counselor.” or, if you had folks count off by 2s for the Profile analysis exercise in Session 2, you can just have a number “1” connect with a number “2”.

Session 5

Page 220: Two important additions:

- 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. The Budget Course speaks to this very well. See page 60 in the Budget Course Leader’s Guide. Point out to the trainees how important it is to get this across to their clients! It represents a paradigm shift for most folks.
- Before getting into the “Recommended Order for the use of Income” mention the Usual Order. The Usual Order that we approach the use of our money is lifestyle first, which inevitably leads to debt. Then the combination of lifestyle and debt leaves little or nothing for giving or saving. (Reference Budget Course Leader’s Guide pages 122-128).

Page 226 – As you begin discussing the Olsen’s Spending Record notice that Page 81 in the most recent editions of the Participant’s Guides is wrong; it ought to be the Variable Expense side of the Spending Record, but it is a duplicate of Page 82, the Monthly Regular Expense side of the Spending Record. Point this out to participants, have a copy of slide 159 ready to Handout (this is the Variable Expense side) and teach from that slide.

Page 228: After viewing the first draft of the Spending Plan for the Olsens, it would be good to ask if there are any questions.

Page 238: 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)

Note that if you have the time, this could be a good place to show the *Budget Course* “Debtor On The Street” video. It does an outstanding job of documenting today’s attitudes toward consumer debt.

Page 238 – 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. Review the Debt Repayment example with the \$9,300 outstanding balance @18% with participants, which can be found on the Good Sense website (www.goodsenseministry.com) under “Resources >> Curriculum Supplements >> Counselor Training”.

In order to do this, insert (or revise) your presentation slides according to slides posted on the website and provide copies as a handout for your attendees. 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 240: When referring to the Debt Reduction Plan on p.87, point out it’s not the plan for the Olsens... it’s just an example for illustration purposes.

Page 242: The Debt Calculator can be found on the Good Sense website under “Resources”; “Curriculum Supplements”; “Budget Course”.

Page 244: 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 Corner of 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 246: The counselor’s name is printed wrong. It should be Roger, not Ralph (2x) Also, the last several totals on the slide are incorrect – all totals should be \$557, not \$534.

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 248: Page 258 in the Budget Course Leader’s Guide gives an excellent illustration of what to do and not to do if you’ve begun the budgeting process, have not yet built up the emergency or auto repair funds and the brakes go out. The kind of creative thinking involved in that illustration should be what counselor’s encourage in their clients.

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.

At the bottom of the page, the reference to “page 90” should be “page 91”. (Corrected in latest printing.)

Page 258: If you keep a copy of client records, be sure they are in secure place.

Page 262: 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.