

Mentor's Involvement – part 1

Who: A Christian couple or individual (called Accountability Partner or Mentor) works with a couple or person (called student) who is applying for a car grant through St. Croix Valley Christians In Action for at least six months. If the student 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 student and must be active in their Christian church. The mentor is someone 'new' in the student's life who becomes a fellow student, 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 student. These mentor criteria are critical aspects needed to bring about positive gain for the student. 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.

Finding a Mentor: If you do not belong to a church, begin volunteering at a Christian church near you and you will soon meet active Christians who could become your accountability partner(s). You are doing them a favor by asking them to attend these classes as they will probably get as much value from the class as you will and without you they may not be aware of the class or its value to them.

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, plan for the expenses associated with it and also save for eventual replacement. 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 18-30 months of taking the class.

Mentors: Students 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 student 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 student with. You will see many, positive, life-long changes occur because of your involvement.

Classes:

The Basic Biblical Finances is a six class series which meets for 3 hours each time and uses a 61 page workbook and the Crown Money Map. Cost is \$13.00.

It includes a Bible study on what God says about handling finances. It also helps a person learn and establish 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 student. Mentor and student meet with instructor after 3rd or 5th class and once after all classes, homework and a working budget are completed. Mentor visits with student (generally via telephone) once a week during the class weeks. Mentor does the same homework as the student, but does not need to share it with the student or instructor. Mentor will answer questions and offer suggestions to assist the student with homework. If the mentor desires to meet with the instructor about their personal budget, it will be done separately. After the classes and homework are completed, the mentor and student will meet/visit at least twice a month for at least six months.

Cost: Both the mentor and student 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 student and mentor. We frequently talk about people in poverty, but not all students 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 student 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 – accountability partner relationship is valuable to anyone taking the class.

What does the mentor/accountability partner and classes provide which makes the difference? The mentor is someone new in the student’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 use to improve their current lives.

Each student brings with him or her the “hidden rules of the class” (presuppositions, ideals, habits, mannerisms, thinking, etc.) 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 they were in the past 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 student 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 of life change through completing the Bible based budgeting classes, discussions with a mentor and the student becoming actively involved in a local Christian church.**

A mentor makes a tremendous difference in helping the student 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 student can leave behind old habit patterns and unrealized rules of self-destruction. The student 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 student 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 methods to grow into positive habits and even 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 student and mentor know what it takes to successfully complete the program. All classes must be attended by both the mentor and student. 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 student 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 to 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 often 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.

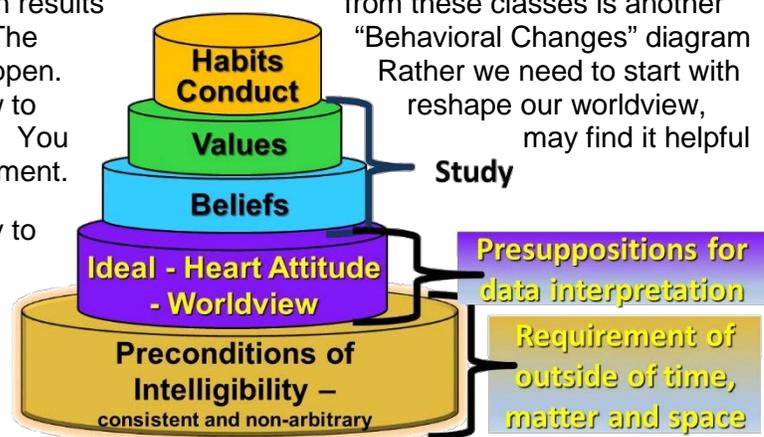
The mentor is there through reading, writing, basic math computation, analysis and planning. These basic skills have not been mastered by some and a mentor is critical. (It is not infrequent that we see someone with a BS, MA or PhD struggling with these basic skills.) Goals and a vision are set, and achievable steps are planned and followed through. Just being present together in the classes and the weekly telephone call gives emotional support. As the mentor and student 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 student 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 student 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 frequent reason for such a comment. The shows that habit changes don't just happen. God at the base and then consider how to study and finally our habits will change. You to read the "Behavioral Changes" document.

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 student. 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 about something that was learned in the class or to help the student 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 a radio program on some stations. The mentor may also help the student become involved with a local Christian church. Involvement with a local Christian church is important as the student will have additional opportunities of support, giving and continuing positive life-changes. Without involvement in a local Christian church, the student often will have a very limited circle of friends and limited

emotional, mental and physical support or opportunity to volunteer which may result in little positive long-term life-changes.

In the class you will receive two additional documents on mentoring. Both the mentor and student 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