

# Financial Life Coaching

Offering hope and help in times of  
financial crisis

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## From Short-Term Relief to Long-Term Success; A Guide for Deacons

### FINANCIAL SITUATION: SHORT-TERM RELIEF

As a deacon, you're often faced with immediate financial needs in your church or community. While providing quick relief is important, it can sometimes feel like you're stuck in a cycle of supplying cash for the latest crisis. To break this cycle, it's crucial to move beyond looking at only the immediate situation. Financial Life Coaching (FLC) opens the door to long-term stability by focusing on the bigger financial picture.

### FINANCIAL STORIES: UNCOVERING THE BIGGER PICTURE

FLC is about more than just numbers like expenses and income—it's about understanding the why behind the situation. Everyone has a financial story and each story is unique. These stories are often filled with hidden challenges, habits, and patterns. By asking the right questions, coaching uncovers deeper issues that cause recurring financial problems. A financial story is like a puzzle with many pieces. To see the full picture, we need to find every piece.

### THE ASSESSMENT: MOVING FROM SITUATION TO STORY

The foundational tool used in Financial Coaching is the **Financial Assessment**. This assessment focuses on income vs. expenses, net worth, liabilities, etc. The Financial Assessment is the link from looking at a financial situation to understanding a full financial story.



**ANJA ATTEMA**

Financial Coach

With over 30 years in the financial industry, Anja has worked with hundreds of families and individuals to create the best version of their Financial Story.

## THE FINANCIAL PLAN: IMPROVING A FINANCIAL STORY

Once we understand the full story through the assessment, the next step is to create a Financial Plan. This plan takes everything into account and outlines practical, achievable steps toward creating a better Financial Story. It has the potential to move people from short-term crisis management to long-term stability. Here's how it works:

- **Complete the Financial Assessment:** Gathering information.
- **Review the Financial Assessment:** Acknowledge the underlying problems.
- **Strategize and Brainstorm Solutions:** Use the results of this to create a plan.
- **Implement the Plan**
- **Follow-Up:** With permission, share the Financial Plan with the Deacons. This provides a clear understanding of the individual's financial story and helps Deacons decide how best to continue support.

### IMPORTANT TO NOTE

-  For those in hardship, their financial story often goes untold or misunderstood. They may not even understand their story fully themselves until it's laid out clearly. In this way, the financial story can be a reality check for both the individual and the Deacons.
-  How an individual embraces or ignores their financial story is also telling. It can help the Deacons decide to what degree they wish to support or work alongside the person.
-  Every person can benefit from understanding their own Financial Story. In essence, Financial Life Coaching makes sense for every person in your church community that is dealing with a financial situation.