



Budget Coach Information

Thank you for considering serving as a Budget Coach for a Habitat future homeowner as they complete Dave Ramsey's Financial Peace University in conjunction with Habitat Homeowner Academy! This is truly a unique & fulfilling volunteer opportunity. **You commit to working with a future Habitat homeowner one-on-one for a total of 9 hours over 11 weeks.** You will have the opportunity to build a trusting and respectful partnership with a future Habitat homeowner. Then you help your family: establish, maintain, or improve their personal finances as they work towards becoming successful homeowners. Not many other volunteer opportunities are so rewarding! You do not need to be a CPA, however you do need to be comfortable with basic budgeting concepts and you need to have the heart to teach others. Families have classroom instruction for the first hour. In the second hour, they apply the concepts to their personal situations with your guidance. **NEW budget coaches are required to attend a 1.5-hour training session prior to coaching, where we will review budgeting concepts and successful coaching techniques.**

Homeowner classes are either on Thursdays or Fridays in the evenings, sometimes we have morning sessions depending on the season. Typically, Habitat has a fall and spring FPU, but on occasion, we do offer a summer season. Each season lasts 12 weeks, with required budget coaching nights. In the Morning session families are in class from 10:30 – 12:30 pm, with budget coaching from 11:30 – 12:30 pm. In the Evening session, families are in class from 6:00 – 8:00 pm, with budget coaching occurring from 7:00 – 8:00 pm. **Below is an example schedule for the morning and evening session.** Please note that there are some weeks with NO COACHING (highlighted in gray). All coaches are welcome to join us for videos, group discussions and presentations, especially sessions that are new to them or that they haven't seen in a while.

Location: Classes are held in the Homeowner Academy classroom located between the agency office and the ReStore (left of the ReStore) at 414 Harding Place, Nashville, TN 37211.

Schedule Descriptions:

- **FPU** – Families watch a DVD recording of Dave Ramsey delivering a Financial Peace University lesson to a live audience.
- **Budget Coach** – After a few minutes of group discussion and direction families and coaches will meet one on one in our building.
- **Home Maintenance Costs** – Taught by Habitat staff and representatives from Nashville's Financial Empowerment Center, this class focuses on the costs of home maintenance & repairs, and the importance of having money saved to cover them.
- **Group Discussion** – The video or instruction is longer or more complex in these classes, so we will supplement with a group discussion. There is **no coaching during these classes**, but budget coaches are welcome and encouraged to participate.

If you would like to coach this session, contact Alex House at ahouse@habitatnashville.org or 615-942-1226.



Example Budget Coach Schedule

EVENING SESSION

Prior to Week 1's class, from 6:00 – 7:30 PM = Orientation for <u>new coaches</u> Before <i>Super Saving's</i> class from 6:30 – 7:00 PM = Brief discussion and introductions for <u>ALL coaches</u>		
Week	6:00 – 7:00 PM	7:00 – 8:0 PM
1	FPU – Super Saving*	<i>Budget Coach</i>
2	FPU – Cash Flow Planning *	<i>Budget Coach</i>
3	FPU – Dumping Debt	Group Discussion NO COACHING
4	FPU – Relating with Money*	<i>Budget Coach</i>
5	NO FPU	NO COACHING
6	FPU – Understanding Credit*	<i>Budget Coach</i>
7	FPU – Buyer Beware*	<i>Budget Coach</i>
8	NO FPU	NO COACHING
9	FPU – Understanding Insurance*	<i>Budget Coach</i>
10	NO FPU	NO COACHING
11	FPU – Maintenance Costs & Predatory Lending*	<i>Budget Coach</i>
12	FPU – Understanding Retirement*	<i>Budget Coach</i>
13	Group Discussion and Graduation! * 6:30 pm – 8:00 PM . Pizza dinner provided.	

MORNING SESSION

Prior to Week 1's class, from 6:00 – 7:30 PM = Orientation for <u>new coaches</u> Before <i>Super Saving's</i> class from 10:30 – 11:00 AM = Brief discussion and introductions for <u>ALL coaches</u>		
Week	10:00 – 11:00 AM	11:00 – 12:00 PM
1	FPU – Super Saving*	<i>Budget Coach</i>
2	FPU – Cash Flow Planning *	<i>Budget Coach</i>
3	FPU – Dumping Debt	Group Discussion NO COACHING
4	FPU – Relating with Money*	<i>Budget Coach</i>
5	NO FPU	NO COACHING
6	FPU – Understanding Credit*	<i>Budget Coach</i>
7	FPU – Buyer Beware*	<i>Budget Coach</i>
8	NO FPU	NO COACHING
9	FPU – Understanding Insurance*	<i>Budget Coach</i>
10	NO FPU	NO COACHING
11	FPU – Maintenance Costs & Predatory Lending*	<i>Budget Coach</i>
12	FPU – Understanding Retirement*	<i>Budget Coach</i>
13	Group Discussion and Graduation! * 6:30 pm – 8:00 PM . Pizza dinner provided.	