



Recognizing the Need for the iMoneyCoach System and Understanding its Benefits

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What is wrong with my finances?

Do you make decent money but have nothing to show for it? Have you tried to get your finances to work for you with no success? iMoneyCoach may be the lasting solution you are searching for.

What is iMoneyCoach and why is it successful? It is a long-term process of goal setting, training, and encouragement to help you take focused action to achieve your goals. It is a system of Money Coaching consisting of a series of courses and meetings with a Financial Life Coach designed to help you get out of debt, maintain a debt-free lifestyle, and arrive at a place of satisfaction and joy where you can say, “I love my life!”

You may think that you have done everything possible to put your finances into good working order but find yourself in situations where the finances simply are not working, and you have no idea why. Take for example this story of one of our clients:

In spite of their double income, Matt and Sandra are accruing around \$15,000 of credit card debt a year and neither can really explain where the money went. They manage the growing burden by transferring balances and refinancing, but they are frustrated at finding themselves in the same cycle year after year. Sandra has read many of the popular books in an effort to budget better and teach her children good spending habits, but in the end, she always found the advice impossible to implement. No matter how many trendy new systems and ideas she committed herself to, no change ever occurred.

(Sandra) “I made every attempt to follow the programs and exercises in the books, but because I wasn’t accountable to anyone, after a few weeks of just gritting my teeth with the effort, I would automatically fall back into the same habits.”

Since everyone around them seemed to be in the same boat, Matt and Sandra didn’t consider their situation dire. It certainly wouldn’t have occurred to them to seek out financial help or advice. Particularly not to Matt who grew up financially privileged and has become a successful businessman. He definitely wasn’t going to listen to anyone tell him how to care for his own family or what to do with his own money. They figured they were fine. Occasionally frustrated, but like the average middle-classer, doing okay. They always managed to pull through somehow.

Many of us, like Matt and Sandra, are frustrated about not getting ahead, but we figure that is the way it is. A number of us have never questioned the way we operate. We do the best we can, repeat the patterns we have learned, and scrape by. Some of us think that there must be some financial secret that we are missing, a new budgeting or moneymaking strategy that we have yet to read about. When we do have time to deal with it, we will buy the workbook and get on track. But deep down, we know that is not going to work. We all need a system that will actually produce lasting results.

The Need for Money Coaching

Financial Life Coaching is NOT the one-size-fits-all type of approach that is so common and ineffective today. Neither do we believe in a “quick fix” when it comes to money. Instead, we take a unique approach to build a personalized plan for financial management and walk with you through an interactive process. We look for barriers to your financial independence and help you make the necessary changes to achieve financial success. If all those fast and easy systems actually worked, our country would be in much better shape.

Did you know that the average U.S. family has over \$9,000 in credit card debt? And research shows that 96% of Americans would be unable to retire at age 65 because they would be broke or financially dependent. We believe that these statistics can and should be drastically changed so we have developed a system that can create change.

“Money is like the open wound where you’re losing blood. You see that you’re injured because you’re bleeding, but the actual injury might be internal, much deeper than the wound you see. You can’t just bandage the wound. You start there, but you’ve got to go deeper and fix the internal injury, or you’re gonna die. You go for coaching because you see that you’re hurt, but then the process reveals where the real injuries are.” — Matt

What is a Financial Life Coach?

A Financial Life Coach is similar to an athletic coach.

Great athletes, successful business people, and high achievers in the performing arts all use coaches for one reason - to get better at what they do. A coach takes an outside view, offering insights that are not visible otherwise, because we all have blind spots. We all deal with finances, and some of us are better at it than others. But the truth is we could all use the valuable insight of a coach to help us achieve peak performance. Consider these words from basketball’s greatest player:

“I have missed more than 9000 shots in my career. I have lost almost 300 games. On 26 occasions I’ve been entrusted to take the game winning shot...and missed. And I have failed over and over and over again in my life. And that is why...I succeed.” – Michael Jordan

A coach is there to see us through our failures, to encourage us, to help us see where we can improve, and to keep us going. A Financial Life Coach helps us sort through our lives to figure out our finances and what affects them so we can make the necessary changes and be able to live life to its fullest.

As you go through the iMoneyCoach courses and meetings you will learn about things like the importance of living a life in balance, setting goals, banking basics, your current and potential financial states, the value of budgeting, managing your money well, controlling spending, and so on. We not only want to get individuals out of debt, but it is our goal to teach a lifetime system of maintaining finances. Then, not only can you stay out of debt, but you have learned how to make your savings and investment accounts grow so that the income from those accounts is more than your spending each month.

Our Life Segments

It may surprise you to hear that financial problems are never financial at their core. The first step in Money Coaching is learning that it is vital to live a life of balance because all of the various segments of our lives are interconnected and interdependent. We are complex beings, and naturally the segments of our lives overlap. Those basic segments include: Spiritual, Personal, Relational, Occupational, and Financial. When there are problems in the first four segments, finances are commonly used to try to remedy the problem and artificially support those segments. Unfortunately it does not fix the underlying problem and acts only as a band-aid to cover up weaknesses and failures. We work with clients to figure out what the underlying problems are so they can be overcome, and financial success can be achieved.

Consider this story of a woman who had enough money but still ended up in debt and did not know why:

When Susan Nowell first came in for coaching, she had never considered that her relationships were affecting her finances. She came because she was sixty-years-old and was nowhere close to being able to retire. Susan had never been married, and although she had worked steadily in a profitable career, she had never been stable financially. We started with the obvious question: Where is the money going? We didn't have to look very far.

Susan recently hired a gardener to do some work in her yard, and she wrote him a check for \$175, even though his fee was \$75. "He was so nice and looked like he needed more money," explained Susan with a shrug.

One Sunday, Susan overheard a woman at church say she was craving a donut (aren't we all?). The next week, Susan began bringing donuts for her 300-member congregation every week. Susan recounted story after story with a similar theme. She didn't see her behavior as unusually generous. She just wanted to make people happy. Now the question was: Why would she continue to do this even when she wasn't able to pay her bills? This one was a little tougher to answer, but we still didn't have to look far.

Susan had trouble listing any significant relationships in her life. Giving money and things away had become the only method Susan had of establishing relationships. People were always kind in response to her generosity, but she had no real friends. Since her relationships weren't really based on any level of intimacy, her acquaintances were not involved in her life or responsive to any of her needs. For Susan making friends didn't come naturally, but that didn't mean she couldn't learn. In most cases, the transition from acquaintance to friendship occurs gradually, and it takes time and effort. Building a strong friendship can take years, and yet nothing can add more to your life than good friends. Susan started by inviting a few people over for coffee each week. She made an effort to ask her guests questions about themselves and their lives, and then

listened attentively. She willingly disclosed her own thoughts and feelings when asked. Eye contact, personal questions, and self-disclosure were all new and scary for Susan, but they quickly became natural as she practiced them. The give-and-take of friendly conversation became more fun and less work.

Susan now has four close friends that she meets with weekly. These five ladies are even planning a vacation together. How has this impacted her financial situation, which was, after all, the reason she sought coaching? Susan is currently saving over \$3,200 a month because she no longer has to spend money or overspend to feel like she has friends. And, she is planning to retire when she's sixty-six years old. Susan is happier and more fulfilled in life than she ever expected, but we could have never solved Susan's financial struggles without stabilizing her relationships.

This is just one example of how our lives can dramatically impact our finances. We may not even realize what is happening. We end up in debt, or struggle to have anything to show for our hard work.

We need someone to help us understand how these segments of our lives are interconnected and how they can impact our finances. We need to learn to change our thinking, set goals, and determine the real difference between "wants" and "needs." We need help to balance our lives so that we can move from a basic survival level to one of significance and meaning.

Moving from Survival to Significance

Author Steven Covey originally made the concept of life balance popular. I have adopted his terms and ideas, mixed in few of my own, and applied them to the coaching practice. And here is the interpretation:

Survival: You're barely scraping by—it might work this month, but you're not sure about next month, or even tomorrow.

Stability: You're learning. The focus is on you, your growth, and developing the right habits. You are making a true effort every day.

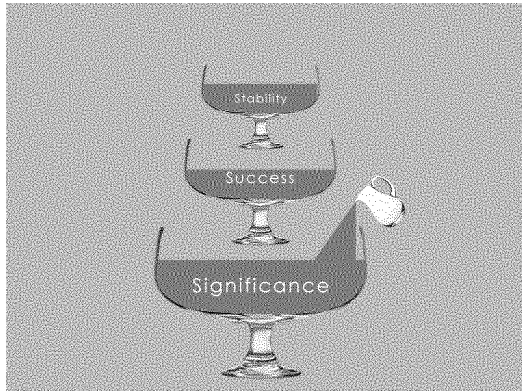
Success: This is the "doing" stage. You have a great attitude and you are making things happen that will benefit you and those around you.

Significance: Now you are teaching or sharing with others as a permanent reflection of your success. You are making a positive impact. Significance is the reflection of your success in someone else.

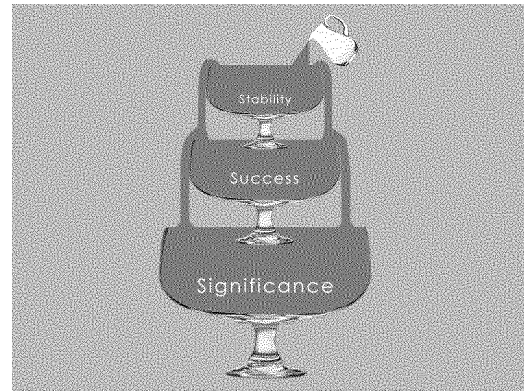
The most basic level is Survival. We move up from this level through Stability to Success and finally to Significance. Significance is usually an outpouring of the overflow of your Success. It is the pouring of

your Success into the lives of others. We cannot achieve and maintain this level of Significance without maintaining the other levels. If you are lacking Stability in one area of life – with relationships for example – then you will be unable to maintain Success or Significance. Think of it like a fountain. You must pour in water from the top so it can spill over into the other areas. It can never flow upward, so pouring all your time, energy, and resources into Significance will leave the other levels dry and ultimately will not work.

Ignoring Stability:



Pouring into all levels:



You might wonder what this has to do with iMoneyCoach. A Coach helps you figure out how to maintain Stability and what changes need to be made so that it begins to overflow. Then your Coach works with you on building Success and ultimately sharing your knowledge and skills with those around you.

If you have achieved a healthy balance and Stability, and every stepping stone of your bridge is at the top of the canyon, you may still need an objective advisor to help you keep it there. It just starts by doing what you can, with what you have today. Maybe today, you have just enough energy to call one friend, or take a five-minute walk, or invest three dollars— start with that. But don't wait until tomorrow.

So What Can You do About it?

There are several ways you can get involved with iMoneyCoach. The best and most successful way is to set up meetings with a Financial Life Coach who can go over the courses with you, spend time discussing areas of difficulty, and develop personalized goals and solutions for you. This can be done through face-to-face meetings or even on the phone. This is the best option because the Coach can walk through the curriculum step by step with you and discover things you may not have realized were affecting your finances. The Coach can hold you accountable and encourage you to keep on going as you walk through the program.

Life is increasingly hectic, and we understand that occasionally there are reasons why someone would not be able to make the meetings or calls and would instead like to try our online courses. They consist of 10 downloadable courses complete with videos for you to view at your own pace. You will still learn all about what affects your finances, how to create balance, and how to follow the iMoneyIn/iMoneyOut System. If you like what you learn and are able to make the time, you can then start working with a Coach to get to an even better level in your finances.

If you are curious and would like to learn more about coaching or delve into some of our other resources, we offer a variety of books at our online store: <http://www.store.imoneycoach.com>.

We Look Forward to Working With You!

We believe that you can love your life, be happy and leave a legacy. We believe that everyone can live a life of financial significance, regardless of the level of their means, if they choose to do so. We believe that personal finances are the manifestation of one's life condition. And we believe that success is a journey, not a destination; that failure is an attitude, not an outcome.

Our mission is reclaiming America's financial freedom by creating leaders in financial significance. We will do this by providing creative financial strategies, by teaching and training to use innovative financial systems and methods, and by coaching to develop and master financial skills and habits.

We look forward to working with you and sharing in your success.

Contact Us

About iMoneyCoach

iMoneyCoach is a division of Integrity Financial which was formed by co-founders Brad Hawkins and Perry Sawano. They have been working with clients for over 20 years in creating wealth, growing wealth, and protecting wealth. Working out of Wheat Ridge, Colorado, iMoneyCoach has been helping people get their finances under control and working for them.

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