



# HEMS Financial Fitness Mentor

## **Stewardship Community Edition**

Based on the book *Get Real With Your Money*

A practical financial stewardship program that combines a proven forward-looking cash flow framework, a structured household curriculum, and guided support through trained Financial Fitness Mentors.

Designed for churches, ministries, and community groups that want to support individuals and families with practical, real-life financial tools and mentoring.

## Program Components

- *Get Real With Your Money* (household guide)
- You Need A Cash Plan (cash flow planning tool)
- Financial Fitness Mentor (peer support and encouragement)
- Workshops or small-group sessions

## Features

### Religious community

- Appoints one or more members to serve as Financial Fitness Mentors
- Maintains an inventory of *Get Real With Your Money*
- Encourages participation in workshops and mentoring groups
- Supports a culture of practical financial stewardship

### Financial Fitness Mentor

- Completes training using *Get Real With Your Money*
- Uses You Need A Cash Plan at home
- Mentors individuals or families using the book framework
- Facilitates workshops or small-group discussions



## Benefits

- Reduced household financial stress
- Improved family communication around money
- Greater financial stability within the community
- Practical support for individuals and families
- Encourages thoughtful stewardship and planning
- Builds stronger community relationships and mutual encouragement

## Community Support Focus

- Encourages peer-based learning and accountability
- Creates opportunities for practical life mentoring
- Supports members during financially difficult periods
- Provides a constructive, forward-looking approach to household finances

## Member Journey

### Household Financial Fitness Tool

- Every participating member or family receives a copy of *Get Real With Your Money*
- The book is:
  - integrated with mentoring and workshops
  - used as the shared framework across the program

### Experience flow:

1. Enrolls in program
2. Receives *Get Real With Your Money*
3. Attends introductory workshop or group session
4. Sets up You Need A Cash Plan
5. Works with Financial Fitness Mentor
6. Applies book framework to real-life finances