



# MY BUDGET COACH™

POWERED BY SOLUTIONS FOR PROGRESS

The MyBudgetCoach™ program helps low- and moderate-income working families improve their ability to budget and make well-informed financial decisions.

While people at any income level can benefit from improving their budgeting skills, it is particularly important in lower-income families where, with little cushion, making uninformed financial decisions can have severe consequences.

The MyBudgetCoach™ program matches a professionally trained coach with a client. The matched coach and client meet, either virtually or in-person, for 12 monthly sessions utilizing the cloud-based MyBudgetCoach™ technology. Seizing upon best practices for both financial wellness education and financial coaching, the MyBudgetCoach™ sessions are designed to provide clients with a fundamental understanding of household finance best practices along with practical experience in budgeting techniques.

The MyBudgetCoach™ program is not a quick fix. Our 12-month program develops skills and imparts knowledge necessary for a lifetime of financial stability.

*Understanding the importance of budgeting is generally recognized as the first step in successful financial planning.*

*In fact, a recent study of the relationship between financial behavior and financial outcomes indicated that understanding the general principles of good financial behavior, such as budgeting and saving, has a greater impact on producing successful financial results over time than information on specific financial transactions.*

As part of the MyBudgetCoach™ program, clients utilize the following online tools:

- Goal tracker to establish and monitor real-time progress towards financial goals.
- Expense tracker to track all the client's spending.
- Budgeting tool to establish spending goals and monitor real-time ability to stick to those goals.

The benefits of the MyBudgetCoach™ program for program clients:

- Increased net worth, increased savings, decreased debt.....financial stability!
- 12+ months of crucial support from a trained financial coach at no cost to the client.
- Lifetime free access to the MyBudgetCoach online budgeting and tracking tools.

As a MyBudgetCoach™ program partner, your organization will:

- Extend your relationship with clients who are in need of more than a quick fix.
- Deepen and broaden your relationship with volunteers by providing them with the opportunity to become a volunteer budget coach.
- Be part of a groundbreaking project that aims to set financial coaching standards through our research partner, the Center for Financial Security at the University of Wisconsin-Madison.

For more information, contact:

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