

THE NORTHINGTONS

with *One Master Ministries*

Helping Others Experience Spiritual and Financial Freedom



MINISTRY IN-PERSON AND ONLINE



We have the privilege of ministering to others in our budget coaching ministry both in-person and online.

This month we highlight a client who lives in the southwest part of the country and has asked to remain anonymous. We hope you will be encouraged by her testimony of God's faithfulness.

“Due to some health challenges in our family, I found myself about 4 years ago having to take the lead in finances. I am in my 60’s and neither my husband nor I had any financial training in our growing up years. We were not careless with money but struggled to have a plan, or if we got a plan together, we struggled to implement and stick with it. At one point I was using an online software that helped me avoid some of the recording and accounting challenges that I faced, but it eventually got so difficult, I quit using it. When I became solely responsible for our finances, I knew I needed a plan. We have never had much cushion financially, and so not having a plan was incredibly stressful for me especially as we faced these health challenges. I was also feeling a LOT of shame because I felt like I should not be in this kind of place at this point in my life. I had times of hopelessness. I feared I could never experience peace in this area.

*I began looking for another budget software something like the one I had used before, and it seemed like **You Need a Budget** (YNAB) was about the closest thing. I started trying to use it and was struggling with it. I reached out to a YNAB coach that was about my age and had the sense that she had seen enough of life to have a feel for walking in deep waters. She was very kind, but as we worked together for a couple of sessions, I realized we weren’t really communicating all that well. I also saw that YNAB was much more different from the program I had previously used than it first appeared. But, not knowing what else to do, I was looking through the list of coaches to find her name so I could set up a 3rd appointment.*

Much to my surprise, I saw Carey and Andrea's picture pop up in the coaching directory!! We had known each other many years ago. I was amazed to learn they were YNAB coaches! I decided to reach out to them. As we chatted, I learned that they not only knew a lot about YNAB as trained coaches, but they also had extensive experience with the budget program I had used previously. I trusted Carey and Andrea's heart as coaches. I was thrilled that they had availability and were willing to coach me!

We have been meeting every 2 to 4 weeks (depending on what I needed and when we were all available) for the last 8 months. I am so grateful that every time we meet, they open in prayer. Though they have much training, skill and experience in financial areas, they clearly do not 'lean on their own understanding'. They depend on God as they coach their clients. They always ask what my concerns are as we begin sessions and seek to help me sort out the challenges I am facing. Another thing that has been significant is how they have helped me stay on track. The accountability I have knowing I have a meeting coming up with them and knowing Andrea has made a list of the things I am going to try to do is a blessing. There is NEVER any shaming with what I don't get done. Just grace, encouragement and troubleshooting. And cheering me on in what I accomplished. Sometimes even pointing out progress I didn't realize I was making!

I have much more peace now when I need to spend money, because I am not wondering if I have the money available. A few months ago, Carey asked me what my dreams were regarding the future. What did I want to be able to do with the money the Lord has entrusted to us in the months and years to come? I was stunned at first when he asked. I had NEVER thought like that. Dreaming seemed like a luxury we could not afford in our financial chaos. But now, I am even learning to dream!

Like most people, my relationship to money was highly influenced by my family's approach to finances. My parents' finances were chaotic. Even though my father was a well-paid professional and it allowed us to occasionally have some nice extras at times, money was always a source of tension. Because my homelife was so chaotic in this area, I have struggled to rest in the steadfastness and faithfulness and generosity of God in every area of life. He is healing that in my heart in many ways and one of them has been experiencing the steadfastness, faithfulness and generosity of Carey and Andrea!

I would highly recommend that anyone who wants to grow in their faithful handling of the resources God has blessed them with consider doing budget coaching, especially with Carey and Andrea!"

If you or someone you know would like to find out more about our budget coaching ministry, please go to www.onemaster.org.