If you've ever wanted to help your clients manage their money better, and increase their savings…Now is your chance.

Your Spending Coach (YSC) is a complete client budgeting, spending and banking solution that's designed to empower Financial Advisers with tools and conversations that help their clients:

- Understand how they spend their money and know what a balanced budget looks like for them
- Identify ways to create a banking solution that supports their spending and savings objectives
- Stay accountable to their spending and savings goals each week and month.
- Enjoy their lifestyle today, whilst still save for the future

Designed by advisers, for advisers, **YSC** is based on an in-house budgeting, spending and banking solution that Experience Wealth Advice has run in their business over the past five years. The program has since become one of the most valuable advice areas for their business and added significant value to their clients. Here's proof that YSC will help *your* clients save money each year.

During a 12 month period (June-12 to May-13), Experience Wealth Advice clients on the YSC program saved an average of:

- 17% of their take home income,
- A third of clients more than doubled this to 36% of their take home income

The YSC program doesn't just focus on the needs of the client. It's also designed to help advisers overcome some of the major hurdles to growing their business such as:

- ***How do I get more engaged clients and what do they really want help with?***
- ***How do I demonstrate value for my ongoing advice fees as soon as possible?***

By implementing a Spending Coach program in your business:

- Your clients have an accountability partner to help them save for their Lifestyle and Financial goals
- You increase the chances of more savings being available for their Wealth Creation and Protection Strategies
- You create additional reasons for your clients to send more referrals into your business – that are **fee paying clients!**

We believe Your Spending Coach is extremely valuable to those businesses that are…

- Looking to diversify their advice offer away from 'traditional' areas
- Focused on attracting more Gen X & Y clients in their business
- Wanting to have more reasons to pro-actively contact clients throughout the year

How does Your Spending Coach work?

Advisers have all been to courses that were great while they were in the workshop, but ended up becoming another folder on a shelf under their desk. The good news is that YSC aims to buck that trend. The program ensures that any adviser who completes the program not only gains value from learning new ways to deliver advice solutions to their clients, but also provides all the tools, material, support and technology to be able to price, implement and deliver the solution back into their business within three months!

For those businesses who want more support, we also provide a **'Virtual YSC'** offer, where our team of experts do all the work on your behalf, then prepare reports with your logos, ready for client meetings. To find out more ask us

What is included in the program cost?

The program is broken up over 3 months and has four main components:

1. **Spending Boot Camp:** A two day interactive workshop designed to give the opportunity to learn how the program works, but more importantly practice how you would use each component when you get back into your own business
2. **The Mentor Series:** Back in the office and it's time to take a deep one hour dive into each of the key areas of the program via regular webinars. This means all of your staff can join in and learn the program as well and focus on the areas that relate to the role they will play in delivering this solution.
3. **The Kit Bag:** This support pack includes all the material you need to deliver this program in your business, your way. It includes client presentations, template budgets, bank account flow charts, reporting tools and conversation guides.
4. **The Pit Crew:** Just in case you need some specialised help, there's a team of experts available to your business during the program to tackle your real life client issues or problems.

The power behind Your Spending Coach

To deliver a sophisticated program to our clients, we've recognised the need to collaborate with great partners to support us. We've got two of the best on board:

Xero – Beautiful Accounting Software

No more sending out-of-date copies of bank statements or excel spread sheets with missing transactions. Xero helps you to communicate better with your clients. By working collaboratively you can ensure they are able to use their financial information to make real time decisions around their money.

Each YSC program participant will get exclusive access to the Xero Partner Edition – 'Cashbook' program. This allows you to manage your client's needs online utilising their automatic bank feed function and access a wide range of reporting including Income & Expenses and Budget vs. Actual reports.

Each YSC program participant will qualify for 18.5 CPD points upon completion of the program.

So how do you begin Your Spending Coach journey?

The best way to find out more about Your Spending Coach is to Visit the YSC website and while you're there **enrol in one of our upcoming workshops to get started!**