



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 Personal Money Management Program that helps your clients take control of their Spending and Saving. Our solution is designed to provide Financial Advisers, Mortgage Brokers and Accountants with all the tools needed to become your clients "Financial Coach". In doing so you will help your 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 Financial Advisers, **YSC** is based on the in-house Budgeting, Banking and Reporting solution that [Experience Wealth](#) has run in their business since 2008. 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 can help *your* clients get a great savings result and still enjoy a quality lifestyle.

In the 2014-15 Financial Year, Experience Wealth clients on the YSC program:

- Saved an average of 19.8% of their take home income,
- Maintained a healthy balance with an average of 25.7% of their income being spent on Lifestyle

The YSC program doesn't just focus on the needs of the client. It's also designed to help Coaches 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 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 Asset Growth, Debt Reduction & Wealth Protection
- 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 offer to support existing models that are reliant on commission income
- 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?

We 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 Coach 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 straight away!

What is the workshop cost and what is included?

The workshop costs \$1995 for a Single Attendee, or \$2995 for Two Attendees (must be from the same business). All prices are inclusive of GST:

- **Spending Boot Camp:** A one & a half 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. **The workshop attracts 18.5 FPA CPD points and 14 MFAA CPD Hours.**
- **The Mentor Series:** Back in the office and it's time to take a deep dive into each of the key areas of the program via pre-recorded 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.
- **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.

Optional Support (all costs include GST)

- **The Pit Crew:** Just in case you need some specialised help, there's a team of experts available to your business for 3 months (email and phone support for general questions only) following the workshop, to help you tackle your real life client issues or problems – **cost is \$550.**
- **Virtual Spending Coach:** 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. **Prices range from \$249 reduced to \$199 (volume discount) for a new client setup and \$79 reduced to \$59 per month per client (volume discount).**

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:

Moneysoft – Simple Money Management For You And Your Clients



Quality information is the cornerstone of quality advice.

Get a complete picture of your client's finances through automatic updates, data processing, report generation and alerts. Moneysoft makes it easy for you and your clients to see the complete financial picture.

Suited to Financial Advisers & Mortgage Brokers

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.

Suited to Accountants & Financial Advisers



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!**