Partnership Overview

A program introduction of Money Canvas as your next organizational partner

Money Canvas®

Welcome to Money Canvas

Overview

Thank you for your interest in utilizing Money Canvas in the work you do. This introduction guide is designed to provide comprehensive information about Money Canvas, enabling you to gain a clearer understanding of the program and its benefits for use within your organization.

Partnership Opportunities

By reviewing this overview, you will learn how your organization can collaborate with us to offer Money Canvas to your staff, families or audiences that you serve. The following sections outline the key aspects of the program, including its framework, benefits, and the support available through our coaching services.

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Should you have any questions while reading through this document, please contact boxmoneycanvas@thrivent.com.

What is Money Canvas?

Money Canvas is a free money coaching service from Thrivent, designed to help you find motivation to spend less so you have more money for what matters most to you. Participants meet one-on-one virtually with a financial coach over a series of three sessions to help you reflect on habits, stay accountable, and make real progress towards your priorities.

Program Framework

- Money Canvas combines a **structured budgeting framework with personalized coaching** based on participants' income, bills, and goals
- The program consists of **three sessions**, each **one hour long** – participants typically take **2-3 months to complete the full program**
- Sessions are available **6 days a week** (closed on Sundays) from **8am-8pm CST**
- Program is available in **English & Spanish**
- All sessions are done **virtually** – coaches share their screens and guide participants through the Money Canvas digital experience to enhance the conversation by making learning about money simple, visual, and stress-free

Benefits

- ✓ See where your money goes each month
- ✓ Improve your spending habits
- ✓ Free up money to put toward your priorities (saving, paying off debt, investing)
- ✓ Feel more in control of your money

About our Coaches

With backgrounds in fields ranging from finance and banking to education and social work, our financial coaches are uniquely equipped to bridge the emotional and financial sides of money. Participants work with the same coach through all three sessions.

- **No sales agenda:** Our coaches cannot sell financial products or accept referral fees, kickbacks, etc.
- **Experienced:** They specialize in cash flow management and behavioral science-backed approaches
- **Judgement-free:** They create a safe space to talk about money and help participants succeed on their own terms
- **Go beyond numbers:** They ask thought-provoking questions to uncover the "why" behind participants' money habits

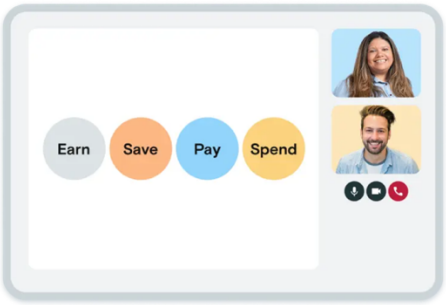
Session Descriptions

Our three-session program tackles one financial area at a time. Each session builds on the last, working together to give you a much clearer picture of where your money is going and how to make it work better for you.

Session 1 | Paint Picture: Budget Snapshot

Where is your money going each month? We'll help you visualize the bigger picture of where your money is going and spark new motivation to prioritize saving and/or paying off debt as an ongoing habit.

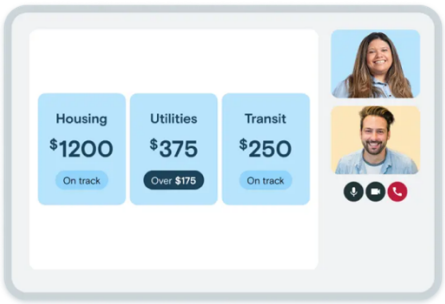
- Meet your financial coach
- Visualize your monthly budget – paint your money picture
- Reflect on money habits and what you want to change



Session 2 | Trim Expenses: Recurring Bills

Feeling trapped by your bills? Explore new, practical ways to trim your bills, so you can put more money towards what matters to you. Ideas span housing, utilities, debt, subscriptions, and more.

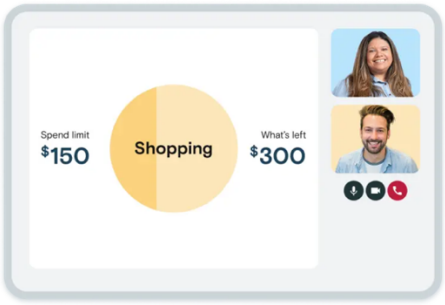
- Break down monthly expenses
- See how you're doing against benchmarks
- Uncover hidden 'leaks' and learn practical tips to address them



Session 3 | Tame Spending: Day-To-Day Spending

When do you feel buyer's remorse? Get your daily spending habits under control without sacrificing what you love most. Focus on just one category at a time: food, shopping, or entertainment.

- Unpack spending habits and triggers
- Design a plan to reduce one spending category



Post-program Portal

Once participants complete their first session, they can access an online portal to review their session summaries at any time, even after they complete the program.

Program Requirements & Expectations

Money Canvas serves a plethora of people – from those new to budgeting, to others who have years of experience but need a refresh or have gone through a recent life change.

Requirements of a participant

- ✓ Must currently have consistent, predictable **source(s) of income** (job, child support, disability, SSI, etc.) – if participant has not yet started their job, they must wait until they receive their first paycheck to participate in their first session so they can report accurate take-home pay amount
- ✓ Must have **full household expenses** (lease/mortgage, car payments/insurance, utilities, etc.) that they have control over
- ✓ Must have access to a **computer or tablet** with internet and camera
- ✓ Must be **over the age of 18**
- ✓ Must **live in the US**
- ✓ Must speak **English or Spanish**

Expectations of a participant

- ✓ Participant needs computer or tablet with video capabilities and internet
- ✓ Participant must turn on microphone and camera during session – coach needs to be able to hear and see participant during session
- ✓ Participant must be in a quiet and private space and expect to dedicate full attention for an hour with no distractions
    - Participant cannot be driving during sessions
    - Participant expected to fully participate with coach – be open, curious and willing to reflect
- ✓ Participant must be available for the entire 60 minutes booked for their session
- ✓ Participant must be willing to discuss aspects of their personal life and financial situation with their coach
- ✓ If expectations are not met, coach will need to cancel session and reschedule
- ✓ If participant is unable to attend session, they are expected to cancel/reschedule at least 24 hours before scheduled session time

Participant Readiness examples

Sometimes participants who “meet the requirements” may still not be able to move forward with any or all of their sessions. Each situation varies on a case-by-case basis and decisions about future sessions are at the coach's discretion. Here are some examples of when that might happen:

1. **John and Susie** are required to complete Money Canvas in order to receive financial assistance from the organization that referred them. John works a full-time job while Susie works part-time *(✓they have income)*. They have three children, are currently renting an apartment *(✓they have household expenses)* but are behind on rent.
    a. John and Susie meet with their Money Canvas coach for their first session. During that session, they paint their money picture and realize their household expenses (blue dots) are more than their income, leaving a “negative” amount for their variable expenses (yellow dots) such as gas, groceries and shopping.
    b. In this instance, coaches are unable to help the participant budget a negative spend number and therefore are unable to continue on to session 3.
    c. Depending on whether John and Susie would be able to reduce bills enough to have a reasonable Spend number, their coach may encourage them to return when they have completed these steps, or when they are in a better financial situation (higher income).

2. **Melissa** is a single mom who just moved into a domestic abuse shelter. The program there helps women with educational opportunities like financial literacy and job skills. Melissa just started a new full-time job *(✓she has income)* and has some expenses *(✓she has household expenses)*.
    a. Melissa meets with her Money Canvas coach for her first session. During that session, Melissa explains that she doesn’t currently have any household expenses since she lives at the shelter – she only pays for her cell phone and car.
    b. In this instance, the coach cannot move forward since there are not enough household expenses to paint a full money picture for Melissa and to complete the Trim Expenses session.
    c. Their coach encourages Melissa to come back once she is out on her own with full household expenses (housing, utilities, auto).

3. **Carrie** has a full-time job, lives on her own, but is having her wages garnished and has multiple debts, leaving her with no money each month.
    a. Carrie meets with her coach and as she emotionally shares her story, the coach realizes the situation Carrie is in and explains that this is not the right time for her to complete Money Canvas. Her coach shares additional free resources to help her get through her current crisis and encourages her to come back to Money Canvas when she is back on her feet.

Organizations Case Studies

Learn how other organizations have integrated it into their programs.

Habitat for Humanity of Kansas City

Habitat for Humanity builds houses around the world for people in need of a decent and affordable place to live.

- **Location:** Kansas City, MO
- **Audience:** Families in their Homeownership Program
- **Money Canvas participants:** 395 since 2022

How it works: As families work toward mortgage readiness, Money Canvas is a required assignment to supplement their HUD-certified financial education program. HFH staff sign each family up to ensure registration and after each session, the family forwards their session summary emails as confirmation on session completion.

"Partnering with Money Canvas has been awesome. I plan to send at least 90% of my clients through your program. The feedback received has all been positive (as I knew it would!), and your Coaches have been phenomenal."

— Program Director, HFH KC

Thrive Network

Thrive empowers Southeast Colorado Springs residents to start their own small businesses and revitalize our at-risk community from the inside out.

- **Location:** Colorado Springs, CO
- **Audience:** Entrepreneurship program participants
- **Money Canvas participants:** 181 since 2022

How it works: Thrive runs 4-month training programs for local entrepreneurs. As part of their curriculum, Money Canvas is a mandatory piece to ensure their personal finances are secure before they embark on their new endeavor. A Thrivent employee speaks to each group to introduce Money Canvas and help them to sign-up.

"So many "aha" moments and action steps they are already taking. One of our entrepreneurs put money in his personal savings for this first time in his life. Thank you for showing up for our community. Your work is truly making an impact."

— Executive Director, Thrive Network

Mt. Zion Baptist Church

The Mt. Zion Baptist Church is a Word-centered ministry, designed to evangelize the lost at any cost, equip and empower the people of God, by providing holistic ministry to our community and the world.

- **Location:** Nashville, TN
- **Audience:** Church Members
- **Money Canvas participants:** 109 in 2024

How it works: Money Canvas was introduced to the congregation at Mt. Zion during their generosity series. From the stage, Bishop Walker shared Money Canvas as a resource for everyone during their Faith for Finances series.

"Everybody could use some help. We want to have a debt-free ministry."

— Bishop Walker

All Community Outreach (ACO)

ACO provides programs and services throughout Collin County to support families facing hunger and homelessness while providing guidance and support to a path of financial security.

- **Location:** Allen, TX
- **Audience:** Families in need of housing and food assistance
- **Money Canvas participants:** 69 since 2023

How it works: ACO provides qualified clients an allowance amount to spend on household items at the Client Cares store. In order to reload this amount, a requirement to attend a financial class or program such as Money Canvas is mandatory, with the expectation to gain a better understanding of their financial situation and work toward a more stable financial future. The Money Canvas program, paired with Thrivent financial education workshops, has provided numerous ACO clients with financial clarity and the tools to empower their financial freedom.

"The referral to Money Canvas was a game-changer! We met with a financial counselor for three sessions and gained a deeper understanding of our finances together. We identified blind spots and developed strategies to tackle our debt and live comfortably within our means. It's requiring sacrifice but having a third party facilitate our conversations has been invaluable. We come from different financial backgrounds, and it's helped us find common ground and understand how our decisions impact each other."

— ACO Money Canvas participant

Cherry Optical Lab

Cherry is an independent optical lab obsessed with making two things:

1. The world's best lenses
2. The world's happiest humans

- **Location:** Green Bay, WI
- **Audience:** 315 employees
- **Money Canvas participants:** 104 in 2025

How it works: The HR team at Cherry started 2025 off with a Financial Wellness Challenge for their 300+ employees. Money Canvas was incorporated as part of their "homework" within the challenge (for three of the weeks, they had to schedule one of each of the three Money Canvas sessions). If all homework was done on time, they received 3 extra days of PTO at the end of the challenge.

"When we were determining how to structure the challenge/what topic to focus on, we thought financial wellness was a perfect place to start because it impacts EVERYONE. Everyone needs money, spends money, earns money, wants money; but many folks are never taught proper money management skills. We understand how much worrying about bills can impact a person's mental wellness and just thought it was such a relevant topic to help our team members become more educated on.

Everyone that I've spoken with that has done their first call has had just the best feedback about their Thrivent coaches so it's been a really beneficial experience."

— HR Director, Cherry Optical

Community Partnerships Frequently Asked Questions

Still have some questions? Read through the FAQ's below for more details.

1. **Can we schedule my participant for all three sessions at the same time?**
   No, you can only schedule the first session. After completing the first session, participants will work with their coach to schedule their next session.

2. **How long will it take my participant to complete all three sessions?**
   Depending on coaching availability and the participant's schedule, it can take 2-3 months to finish all three sessions. It is recommended to have 2-4 weeks between each of the sessions to give participants time to implement tips they committed to before starting the next session and receiving more tips. They also cannot switch coaches to get through sessions quicker.

3. **Can you tell us who from our organization has completed a session?**
   No, due to privacy policies, we do not share our list of participants. For confirmation of one of your participants completing the sessions, you can ask them to share their session summary which they receive in their email or in the online Thrivent portal they will get access too.

4. **Can we have one specific coach assigned to our organization?**
   No. We want to build sustaining trust in Money Canvas overall, and not just a single coach. All of our coaches have been trained equally and receive exceptional reviews from their participants. In addition, all coaches have different availability, so picking the coach that best fits your participant's schedule will be most ideal.

5. **Can we make it a requirement for our participants to participate in your program?**
   Yes, however, please know there are a few things to consider:
   - **a.** The program is not suitable for everyone. Please see Program Requirements & Expectations.
   - **b.** Please do not set unrealistic expectations of when the participant must complete all three sessions by. Please see FAQ #2.
   - **c.** They must want to do it. This program has been created for the coach and participant to have trusted conversations around their finances. Participants should be motivated and willing to make some healthy changes. Please see Participant Expectations above.

6. **Is Money Canvas really free? Are you going to try to sell products or services to my participants?**
   Yes, all Money Canvas sessions are entirely free of charge. There's no hidden agenda, sales pitch, or bait-and-switch. Thrivent's unique business model as a fraternal benefit society (501c8) allows us to make investments that help people and communities thrive. Read more here.

7. **Do you have any sample videos I can watch to see how it all works?**
   - **a.** Sample sessions: 4 minute compilation of clips from real sessions
   - **b.** LaNette's Story: 3 minute video about Money Canvas participant, LaNette

Next Steps in Partnering with Money Canvas

If you'd like to move forward with utilizing Money Canvas within your organization, please follow these steps:

1. Confirm your **participants meet the requirements** outlined above in this overview.

2. **Tell us about your organization!** Complete our **Intake Form** to share where you work and how you plan to use Money Canvas.

3. **Try it yourself!** The best way to fully understand how the program works and learn what is needed to complete each session is to experience it yourself. Although not required, we highly encourage someone from your organization to do so to better help you (a) identify **who** to refer, (b) know **when** in your process/program to refer, and (c) be able to **explain** the program clearly.

    a. Whether it is you and/or your internal team, it is highly encouraged to go through **all three sessions fully** before determining if Money Canvas is right for your program. Have a spouse or partner you share your finances with? Invite them to join you to get the full experience as a couple!

    b. It is also highly encouraged that all staff/volunteers who will be referring families to Money Canvas complete the sessions themselves as well. This will give them talking points when introducing the program and help them to answer potential questions from those they are referring.

    c. Go to www.thrivent.com/moneycanvas to schedule your first session.

4. **Reach out to the Money Canvas team** to talk through ideas and plans of how best to use the program within your organization. You will receive additional information and tools to help you implement it. Email Boxmoneycanvas@thrivent.com for more information.

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