



Building Native Communities

FINANCIAL COACHING WITH FAMILIES

First Edition

TRAINING WORKBOOK

Building Native Communities

FINANCIAL COACHING WITH FAMILIES

A Native community is more than the sum of its parts. It embodies the mystique of community, the circle of inclusion. Within each member it generates powerful feelings of cultural solidarity. That precious spirit cannot survive without the underpinnings of economic development. But the development must be for everyone—not for a few. That is the Native understanding.

This financial coaching workbook is designed for Native communities. It is part of the Building Native Communities series developed and published by First Nations Oweesta Corporation.

The purpose of this workbook is to:

Provide tools, resources, and an approach that empower practitioners to engage in meaningful coaching relationships with their clients in the delivery of financial services. This workbook draws on fundamental Native values, returning us to the grounded belief that our clients must be the agents of change in their own lives. This workbook is designed to be used with the Building Native Communities-Financial Skills for Families workbook, and assumes practitioners have a basic understanding of personal finance concepts.



First Nations Oweesta Corporation is the first and only national Native Community Development Financial Institution (CDFI) intermediary in the country. Utilizing an integrated asset building strategy, our mission is to provide opportunities for Native people to develop assets and create wealth by assisting in the establishment of strong, permanent institutions and programs, leading to economic independence and strengthening sovereignty for all Native communities.



Seven Sisters Community Development Group, LLC is a national, for-profit consulting firm that offers culturally relevant and innovative strategies, services, and products that support systemic change. The firm is 100 percent women-owned and 50 percent Native-owned. Our team of community development specialists brings a broad range of expertise to include, coaching, training, facilitation, strategic planning, capacity building, research, and evaluation with Native groups and organizations. Seven Sisters has experience planning, developing, and implementing client-driven strategies. Much of the work from Seven Sisters involves building bridges between partners who may have different cultural backgrounds and needs, but a shared vision for making an impact in communities that are most vulnerable.

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Continuance

We are all the People of this land.
We were created out of the forces of earth and sky, the stars and
water.

We must make sure that the balance of the earth be kept.

There is no other way.

We must struggle for our lives.

We must take great care with each other.

We must share our concern with each other.

Nothing is separate from us.

We are all one body of People.

We must struggle to share our human lives with each other.

We must fight against those forces

Which will take our humanity from us.

We must ensure that life continues.

We must be responsible to that life.

With that humanity and the strength

Which comes from our shared responsibility for the life, the
people shall continue.

— *Simon J. Ortiz, Acoma Pueblo*

Section One

Introducing the Coach Model

1

Introduction

As Native people, we understand ourselves as connected to everything around us - land, water, animals, people and spirit. Our relationships cross time boundaries embracing our ancestors and future generations. We seek health through the healing of relationships and the restoration of balance between all things. Many of our practices, such as ceremony, revolve around creating or restoring this balance. Our relationships with each other are guided by values and cultural practices that guide our interactions.

Coaching is a tool to create connection that supports health, healing, and balance in our relationships with each other and the world around us. Fundamental Native values such as honesty, listening, generosity, respect, and connectedness are also the essential foundations of coaching. As a coach, we support our clients' self-leadership drawing on their innate wholeness, resourcefulness, and creativity to move towards the goals that they have for themselves.

Through your work at your Native Community Development Financial Institution (CDFI), tribal department, or nonprofit organization, you have been supporting the financial health of your community. Integrating coaching skills with your financial expertise will help you co-create relationships with your clients that support a holistic sense of health for themselves, their families, and their community. This workbook will introduce fundamental elements of coaching. During our time together, we will spend time understanding the coach model, practicing coaching techniques, and exploring client-centered tools.

In various Native languages, we say welcome to this new journey – “*Posoh*,” “*Tanyan Yabi ye*, ‘*O’ lu mo*” – with an open heart.



"I learned a long time ago that I can't control the challenges the Creator sends my way, but I can control the way I think about them and deal with them."

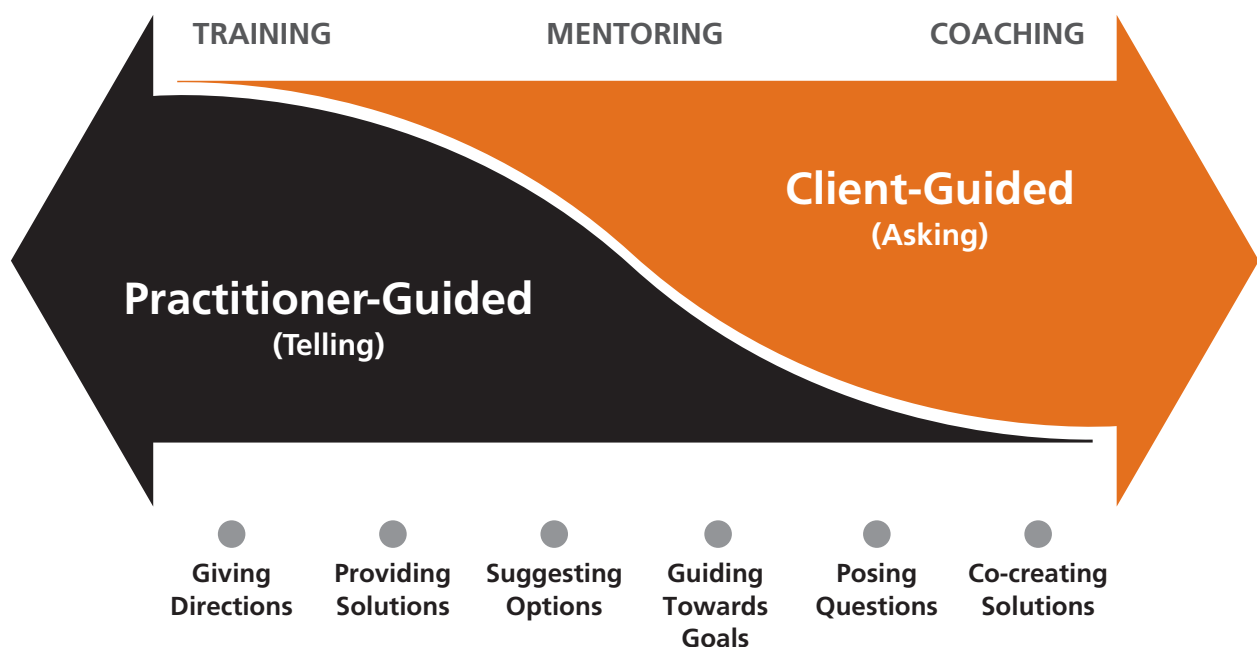
— Wilma Mankiller,
Cherokee Nation

What is coaching?

Coaching is a process that supports clients' self-leadership as they move in the direction of their goals. Coach and client co-create a mutually respectful relationship where the client sets the agenda, and with the coach's support, develops their own solutions.

How is coaching different?

A fundamental difference between coaching and other forms of client support is that we do not tell our clients what to do, give advice, or develop solutions to solve their problems. The diagram below is a visual representation of the continuum of support that we offer clients. At different times, depending on a client's needs, our roles are different. When we are coaching, we are partnering with our clients to support exploration and development of their own solutions.



A coach typically plays one of three roles when working with a client. During each meeting, the client can determine what they need.

Sharing Information	Exploring	Planning
A coach can provide their knowledge of specific information and access to services or resources that might be helpful. Client decides when and if this is what they want.	If a client is feeling uncertain about next steps to take or maybe just feels a bit “stuck,” a coach can engage in a conversation to explore what is going on and how to address concerns.	When a client is clear about a goal, a coach can work with them to describe the goal and help guide them through a planning process to identify steps to take to move forward toward their goal.

From “Family-Centered Coaching: The Six Steps”, www.theprosperityagenda.org/familycentered-coaching

What is financial coaching?

Financial coaching combines coaching with financial knowledge to offer support, encouragement, action planning and accountability for clients as they work towards financial goals and behavior changes.

The key element in financial coaching is supporting your clients to focus on strengthening their financial mindset and behavior so that they are better able to reach their financial goals, improve their ability to absorb financial shock, and expand their ability to find and evaluate the information needed to make financial decisions. Financial coaching supports the development of self-leadership around financial decision-making.

For example:

Louise is a client who has completed 12 hours of basic financial education, but has not begun to save for her desired asset. She knows the steps to take, but has taken no action. What does this tell Louise about her priorities?

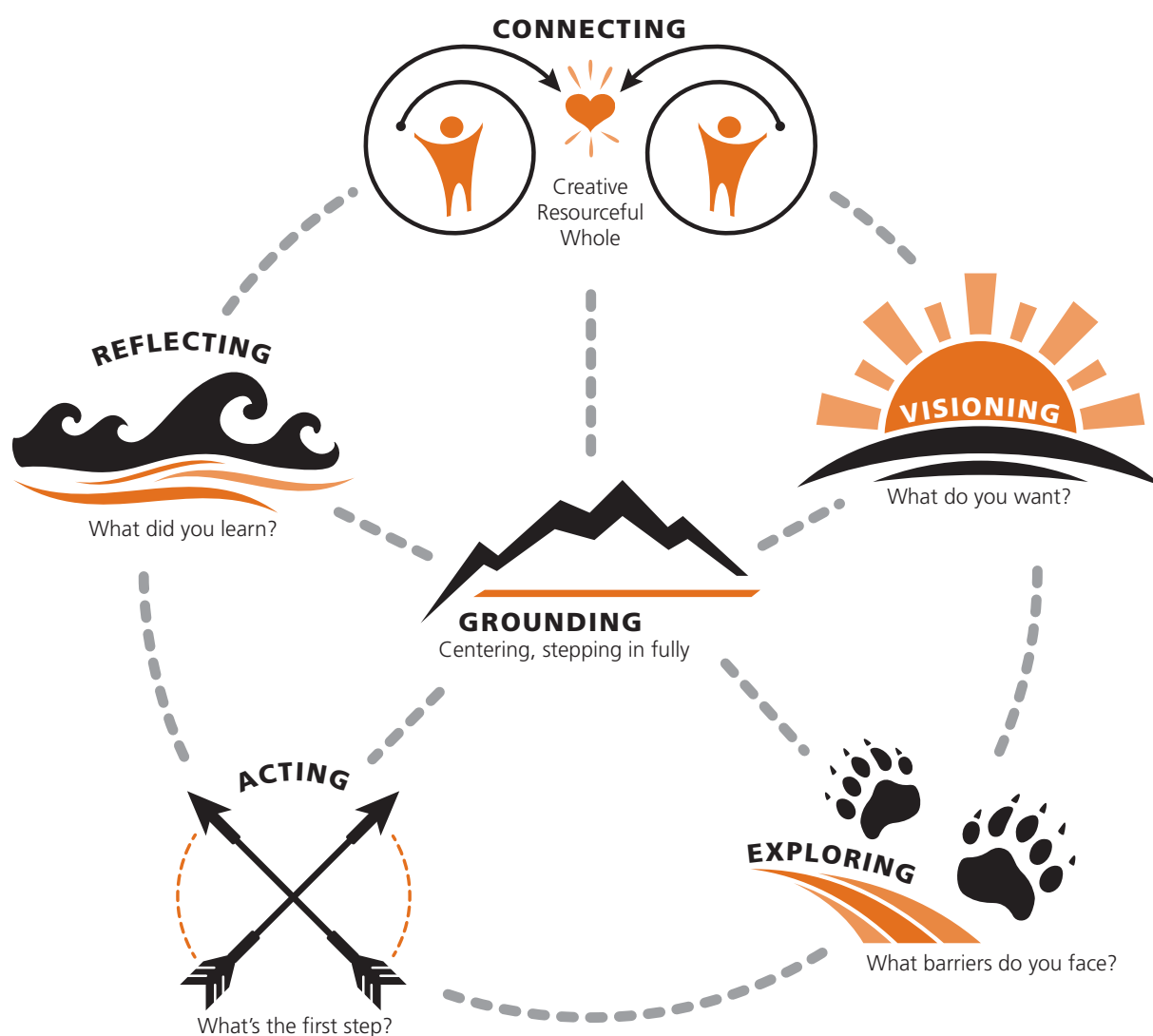
As her coach, you might ask her some of the following questions: What is her ultimate goal? How does it align with her values? What is a small step Louis can take to move towards her goal? What support does she need to follow through with her intentions?

Using financial coaching, you can support your clients to build their self-awareness and develop strategies to follow-through with their intentions so that they feel less stress and more in control of their financial decision making.

Coach Model

Native people share beliefs, values, and customs that guide how we interact with one another. We are taught how to interact with everyone in our immediate and extended families. These practices are modeled and passed on by elders to the younger generation.

The following coach model describes the core elements of coaching interactions, which are used to create connections and elevate self-leadership.



Using the model as a springboard, we will explore the core elements of a coaching mindset and the foundational skills required to support your clients. Along the way, we will incorporate and reference tools that can support your work.

This workbook will cover the following elements.

Coaching Overview			
<i>Model/Approach</i>	<i>Qualities/Mindset</i>	<i>Skills</i>	<i>Tools</i>
<ul style="list-style-type: none"> · Grounding · Connecting · Visioning · Exploring · Acting · Reflecting 	<ul style="list-style-type: none"> · Curiosity · Compassion and Empathy · Boundaries · Intuition 	<ul style="list-style-type: none"> · Listening · Empowering Questions · Identifying Values · Self-management 	<p>For Clients</p> <ul style="list-style-type: none"> · Financial Wheel · Core Values List · Clarifying Your Core Values · Who's in My Family? · Creating Your Hopes and Dreams Vision Board · Mind Map · Goal Setting Action Plan · Plan-Do-Review · Monthly Expenses <p>For Coaches</p> <ul style="list-style-type: none"> · Connecting with a New Client · Listening · Ready to Coach Today Checklist



Grounding

Native people see the importance of grounding or centering ourselves each day, and sometimes throughout the day. Grounding is a form of self-respect and an opportunity to acknowledge all that surrounds us. There are different ways a person can practice grounding such as prayer, smudging, writing, walking, and meditation. Whatever practice you choose, it provides an opportunity to clear your mind of distractions and set your intention.

To establish a coaching mindset, grounding is essential. To be fully present with clients requires preparation and intention. To be a powerful coach we use grounding as a foundation to focus ourselves on embracing curiosity, compassion, and intuition.



"Culture, as Indian people understood it, was basically a lifestyle by which a people acted. It was self-expression, but not a conscious self-expression. Rather, it was an expression of the essence of a people."

— Vine Deloria, Jr.,
Standing Rock Sioux

Reflections on Grounding

How do I ground myself daily? What does grounding do for me?

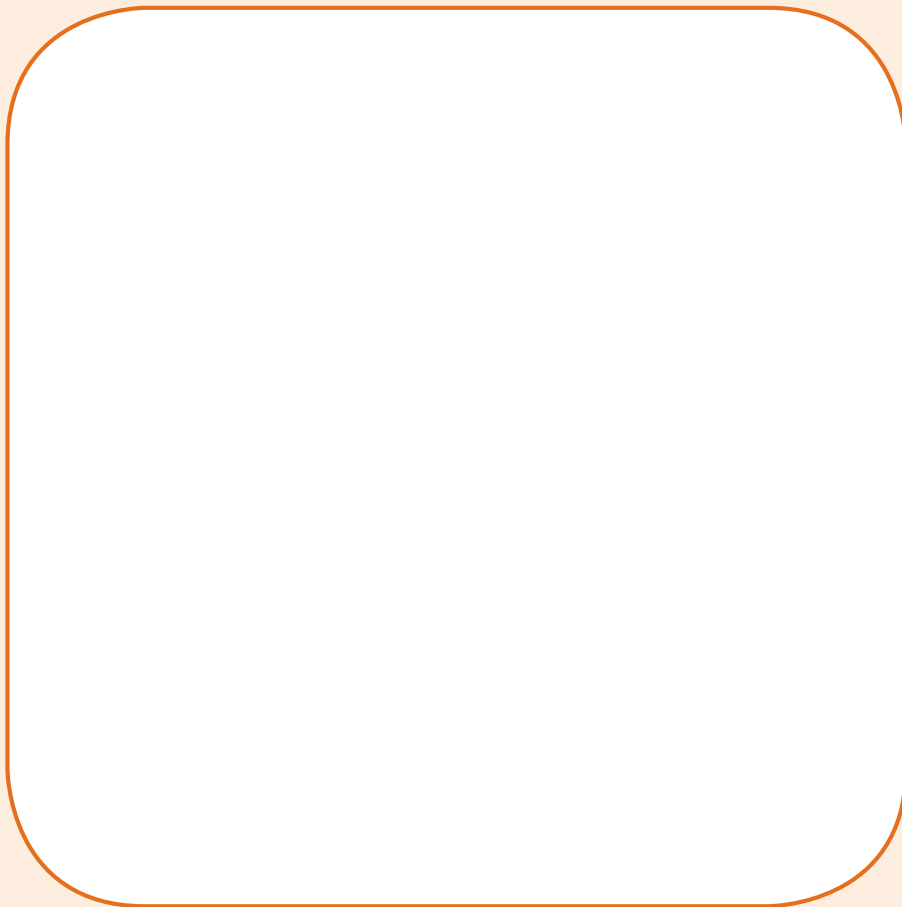
What happens when I'm not grounded?

Curiosity

Curiosity is an innate characteristic. We are born with a hunger to learn, understand, and connect with each other. Some of us have managed to preserve this intrinsic quality, as we've aged. Others of us have been discouraged from feeding this part of ourselves. As coaches, we need to embody curiosity. Using your curiosity, you support your clients to access their wisdom, strengthen their self-awareness, and develop their own solutions.

Animal Spirit: Curiosity

To explore the spirit of curiosity, take a moment to identify an animal that embodies curiosity for you. Are there any traditional animal stories in your community that speak to the essence of pure curiosity? Draw or write about this animal.



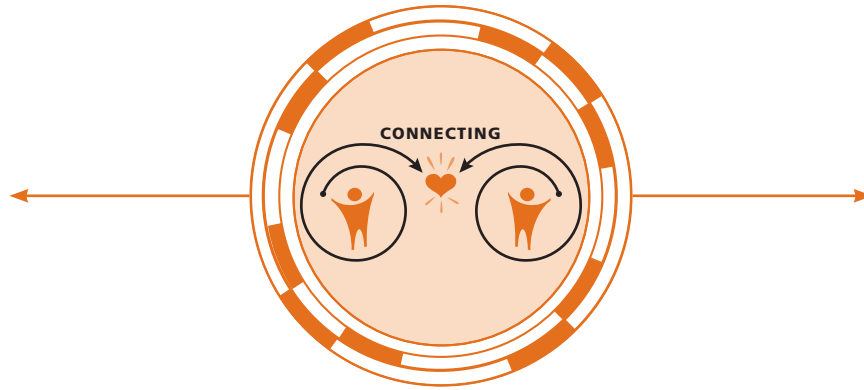
What about this animal spirit exhibits curiosity?

Embodying curiosity is also referred to as having a beginner's mindset. This describes an attitude of openness, eagerness, and a lack of preconceptions about the direction a conversation or work will take. It stands in contrast to a judgmental or critical outlook. Let's practice curiosity by embracing either your spirit animal or a beginner's mindset while we do some self-reflection in the following exercise.

Shifting from Judgment to Curiosity

Take a moment and identify a few judgmental thoughts that you have about yourself. Then see if you can find some curiosity with which to approach the issue. Tip: Try starting your curious thought with "I'm curious . . .".

Judgemental Thought	Curious Thought
<i>I shouldn't have bought that book on Amazon. I have plenty of books that I haven't read, yet.</i>	<i>I'm curious about what made me purchase that book when I have others I haven't read?</i>
<i>I'm not going to get approved for that car loan.</i>	<i>I'm curious about what I will need to do to get approved for that car loan?</i>
<i>I can't afford to go on vacation.</i>	<i>How can I make vacation a real possibility?</i>



Connecting

Native people believe that everything is interconnected. We are connected to everything around us - land, water, animals, people, and spirit. We are circling together and creating experiences that may be desirable or undesirable. Our actions and way of being in the world have a ripple effect on everything and everyone around us.

Connecting in Your Culture

What is the word/concept in your native language that describes the importance of connecting?

A coaching mindset holds each client as *creative, resourceful, and whole*. People are capable whole beings (body, mind and spirit) exhibiting resourcefulness in their lives as well as the creativity to discover solutions to their challenges. As coaches, we facilitate self-leadership by providing tools and support to help our clients recognize that they are in the best position to develop their own meaningful plan of action.

Every successful coaching relationship starts with a connection that consciously honors confidentiality and seeks to authentically build trust and mutual understanding. Co-creating a coaching relationship requires grounding and self-awareness that the energy and beliefs that you have about your client can contribute to their success. By seeing their strengths and aptitude, you help clients feel and believe in their own abilities. This coaching mindset contributes to establishing trust, self-leadership, and equal partnership in the relationship.



"If we can tell our stories, if people can see our work and see us, then it's a natural process. It's a natural journey for people to feel commonality with people."

— Diane Fraher, Osage Nation

When engaging with your client ask yourself the following:

- How is this client showing creativity?
- How is this client embodying self-leadership?
- What's important or matters most to this client?
- What is emerging for this client?

Compassion and Empathy

Compassion

A core attribute of a strong coach is compassion. We care and sympathize with others. Compassion is also a foundational value for Native people. It is engrained in our family dynamics and modeled in the way we treat our elders and children. The value we place on compassion extends beyond people to include the way that we interact with animals and the environment. For instance, let's look at a Navajo father's teachings about animals:

"Animals come first and I come second. The animals are like your children - they cry, talk, and play. They need me to feed and care for them, and even talk to them. In return, they keep me company, protect me and bring me joy. We are here for each other."



"There is a longing among all people and creatures to have a sense of purpose and worth. To satisfy that common longing in all of us we must respect each other."

**— Chief Dan George,
Tsleil-Waututh Nation**

Modeling Compassion

How have you seen compassion modeled in your community?

Empathy

The most powerful tool of compassion is empathy, which enables us to respond to others in a caring way. Empathy is communicating to someone that we understand the way that they are feeling. It is a skill set that we can build and strengthen to enhance our connections and coaching. As an empathetic coach, we get **quiet, curious, and listen**. We communicate to our clients that they are not alone, and create space for them to share their experience.

Practicing Empathy

When you share something personal and vulnerable what do you want the listener to do?

Expressions of empathy look different for everyone. We are all different and what we need is different. What we share is the need for connection and to be heard and understood.

Boundaries

As Native people, our culture models establishing and holding boundaries as a form of respect. Respect for others and respect for ourselves. For example, in some Native cultures, physical boundaries are practiced, such as not touching a person's hair or jewelry. In some communities, the culture dictates whom can and can not speak to one another based on their position within the family structure.

Boundaries dictate what is and is not okay. The most compassionate people are those with the clearest boundaries. This is because their boundaries keep them aligned with their values and prevents resentment, which allows them to be openhearted and caring. Setting boundaries requires that you are clear within yourself and with others about what is and is not okay. Having good boundaries requires that you:

Identify your boundaries. Healthy boundaries are unique to each individual and circumstance. As a financial coach, you will need to set boundaries around what is and is not okay around your client interactions.

Communicate your boundaries. When communicating your boundaries there is no need to over-explain. Try to keep the focus on yourself. For example, “I need you to speak to me in a calmer voice” versus “you need to stop speaking to me like that”.

Honor your boundaries. Having boundaries requires that you know what you will do if they aren't honored - will you ask for support or terminate a disrespectful conversation? People will only treat you as well as you treat yourself. Honoring your boundaries also means taking care of yourself so that you can offer your clients the most generous interpretations of their actions.



Lets look at an example that illustrates respectful boundary setting:

Kathy, a devoted financial coach, noticed she was feeling exhausted after her sessions with Jerome. While Kathy knew that Jerome's anger was primarily due to frustration with his financial situation, it was getting hard to have perspective during their meetings when Jerome would frequently criticize the CDFI's approach, complaining that it was not based in the real-life experiences of others. Sometimes, he would go so far as to attack the CDFI's interest in supporting the community and its members.

Kathy started to explore this challenging client relationship by making a list of what was and was not okay in her client relationships. She noted that it was okay for clients to be frustrated, as she remembered her own frustrations trying to change her financial habits. What was not okay were statements that externalized negative emotions or assigned blame for the client's experience on her or the organization. In this process, she noticed that respectful communication was very important to her.

To practice putting these lessons into practice, Kathy role-played with a colleague what she could say to Jerome that would reflect the professional expectations of her organization and honor her own boundaries. She decided that the next time that she worked with Jerome she would tell him:

"In our sessions, I've been hearing how frustrated you feel. I get it. I've gone through this process myself. I want to focus on our work together and that means I need to feel that we can calmly talk through challenges. All of us here are committed to supporting you and other community members. If you have a specific issue with the CDFI's work, let's set up time to discuss it. Otherwise, let's use this time to focus on the work we're doing together to support you."

She and her colleague decided that they would support each other by checking in and being present when they were working with challenging clients. Kathy asked her colleague if she could step in and speak to Jerome around any specific issues he raised about the CDFI's ability to serve the community so that she didn't carry the load on her own.

Kathy also learned that she needed to practice holding an internal boundary around not taking her clients' frustration personally.

Kathy's boundary setting demonstrates compassion as well as a personal clarity around what is and is not okay. In addition, she demonstrated a willingness to examine her own mindset and how it can affect her feelings about client interactions.

Boundaries Exercise

Work with a partner and explore setting and holding boundaries with financial coaching clients.

1. Identify Boundaries

Identify several boundaries that are important in your client relationships by listing what is and is not okay.

Client Interaction and Relationship		
<i>What is okay?</i>	<i>What is not okay? What is the boundary?</i>	<i>How does this boundary honor your values?</i>
<i>Text if you can't make your appointment</i>	<i>Not letting me know if you are going to miss our appointment</i>	<i>This honors the mutual respect in our coaching relationship</i>

2. Communicate Boundaries

Experiment with language and practice communicating one of the boundaries that you've listed to your partner. What does it look like to maintain a compassionate tone while communicating this boundary?

3. Honor Boundaries

Discuss with your partner potential ways to handle a situation where your client does not respect your boundary. What does it look like to maintain a grounded and compassionate coaching stance while honoring your boundary? What self-care is required?

4. Maintain Boundaries

What support do you need from your team and organization to hold your boundaries? What self-care is required?

Supporting Clients to Set Their Own Boundaries

Many clients struggle with holding boundaries in their own lives. For example, given personal and community values, it can be hard for clients to have boundaries around giving and lending money to friends and family members. As a financial coach, it is important to remain curious and stay out of judgment around clients' financial choices. Some clients may ask for your support as they try to set financial boundaries with friends and family members. Consider walking clients through the Boundaries Exercise so that they practice and role play with you. In addition, the following questions may also support your work with clients:

- How do you think your life will be different once you've established healthy financial boundaries?
- What are some specific actions you can take to improve your boundaries?
- How do you think the other person will respond to these changes?
- How does it feel to set that boundary?
- What support do you need to hold your boundaries?
- What is possible now?



“Indians are marvelous storytellers. In some ways, that oral tradition is stronger than the written tradition.”

**— N. Scott Momaday,
Kiowa**

Listening

In Native culture, children are taught to listen deeply. Through storytelling, songs, and ceremony we teach our children to listen and hear the lessons and teachings that are surfacing. Listening shows respect and humility.

In coaching, listening is a core skill. In our model, there are four levels of listening:



Hearing: This is when you are aware of words being spoken to you. You may or may not be paying attention to what is being said.



Self-listening: This is when you hear what someone is saying and are thinking about how you will respond while they are talking.

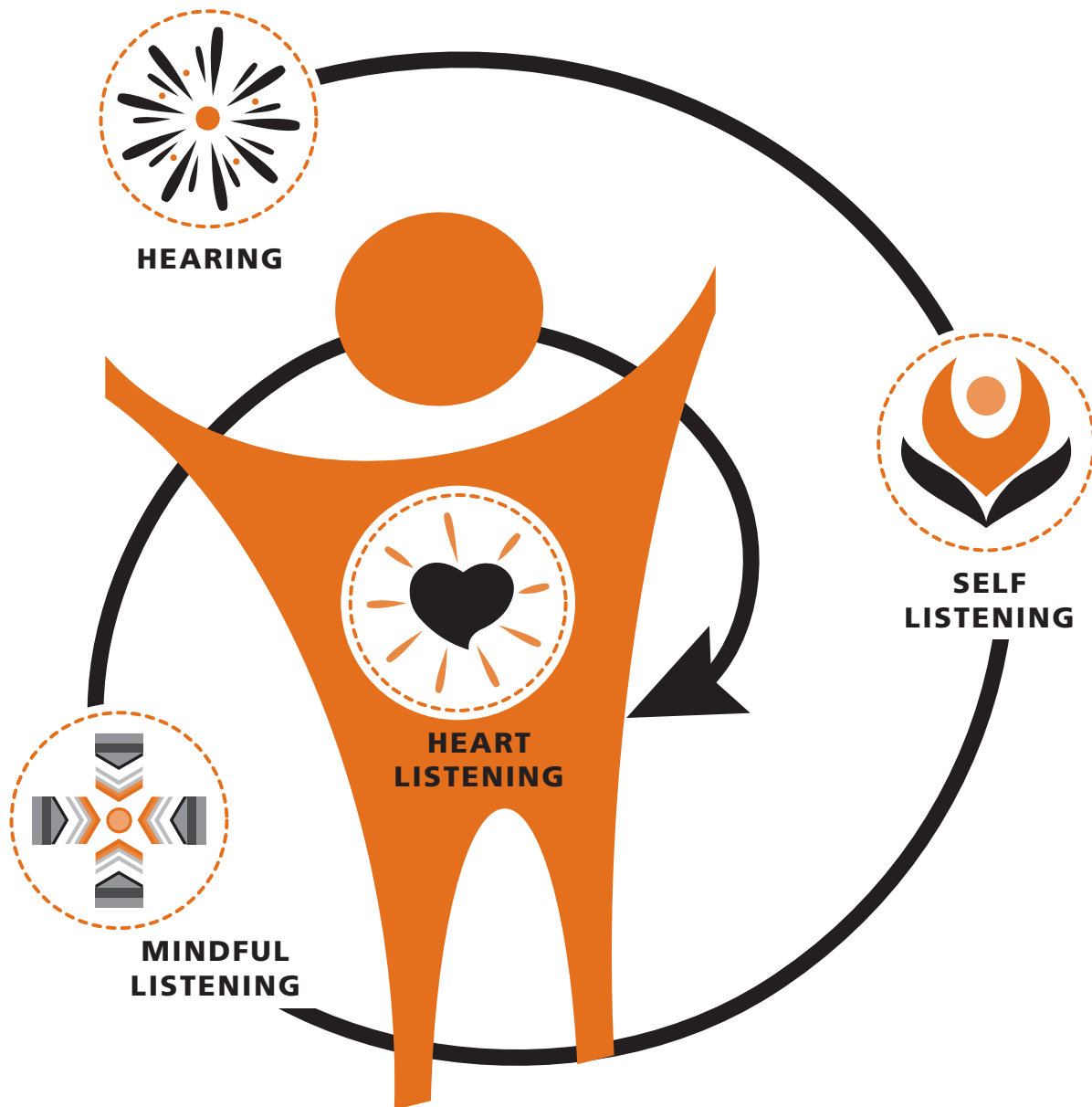


Mindful listening: This is when you are being present, and listening deeply to what the speaker is talking about. When you are practicing mindful listening you will be able to reflect back the core themes that the speaker shares.



Heart listening: This is when you are not only hearing the words that are being spoken, but also what is underneath those words and is emerging for the speaker. When you are practicing heart listening you will feel or sense the client's intentions and the possibilities that are emerging.

To develop stronger listening skills focus on creating an authentic and trusting relationship with your client. Embrace curiosity, stay present, and listen for themes that reflect or stand in opposition to your client's core values. Use silence as an opportunity to hold space for what is emerging.



Listening Exercise

Tell your partner about how your family's money management affected you.

Listener

- Listen with your whole self.
- Please do not speak while your partner is telling their story, even in agreement or to say something kind.
- Try to practice heart listening. What do you hear emerging for the storyteller?

Storyteller

- Enjoy telling your story.
- No one is going to interrupt you. Feel free to take your time and pause as needed.

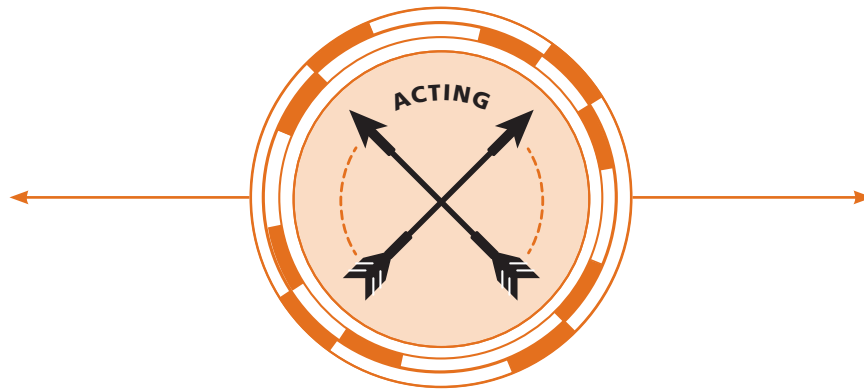
After you both have had an opportunity to be the storyteller and listener, answer the following questions together.

What did you notice? _____

As a storyteller, how did it make you feel to have someone listen with their whole selves?

As a listener, how did it feel to listen so intentionally? _____

As a listener, what do you think the storyteller needs or feels? What did you hear in the storytelling that was not specifically said? What was underneath or emerging from the story?



Visioning, Exploring, Acting, and Reflecting

Empowering Questions

One of the key skills that we use in coaching is asking empowering questions. We are not here to fix or solve a client's problems. We use empowering questions to engage clients in the exploration of their issues. By definition, an empowering question is one that is asked with heartfelt curiosity and elicits reflection and discovery. It cannot be answered with a "yes" or a "no." It is meant to invite a client to share and expand their understanding as they tap into their innate creativity and resourcefulness and develop their own solutions. Typically, empowering questions start with what, how, when or where.

You will notice that empowering questions rarely start with "Why" since we try to avoid clients feeling judged or becoming defensive. When you ask strong, empowering questions, the connection between you and your client grows. On the following page, you will find a list of some empowering questions to get you started.

Examples of Empowering Questions

Connecting: Setting a focus | What does your client need?

- What do you need before we start?
- What's worked this week? How have you grown this week?
- What would you like to talk about today?
- What is your intention?
- What's important about that?
- What would you like to come out of our session today?

Visioning: Setting a goal | What are your client's goals?

- Describe your vision?
- What do you want to achieve?
- What does success look like?
- What makes this goal important to you?
- How does this goal connect with your values?
- What mindset will support your success?

Exploring: Going deeper | What are the client's financial habits?

- What have you already done?
- What are your strengths? Challenges?
- What's important to you that will drive your actions?
- What is underneath that?
- If you changed your belief (or mindset) about this, what would be possible?
- What's the emotional cost vs the financial cost of your current practices or actions?
- If you did that, what could happen?
- What are you overlooking?
- I have a sense that you know what you need - what is wanting to emerge?
- If you weren't scared, what would you do?
- What else?
- What would you tell me if I were you?

Acting: Identifying actions and supporting accountability | What action is your client ready to take and how will they stay on track?

- What's the first step?
- How can you break that into smaller steps?
- How can you make this easy?
- What is stopping you from creating what you really want?
- How would you approach this goal if you knew you couldn't fail?
- How would your grandmother (or a respected elder or ancestor) suggest you approach this challenge? What would they think was important here?
- What other way is there?
- What will you do coming out of this session?
- What are you excited to commit to? What are you willing to commit to?
- When will you do it?
- On a scale of 1 to 10, how committed are you to this plan?
- What do you need from me to support you?
- How will I know you've done it?

Reflecting: Acknowledge shifts and learning | What did your client learn?

- What did you learn?
- What are you doing now that is working?
- What's getting in the way?
- What do you need to do to move forward?
- How do you want to adjust your plan?
- What support do you need to make this happen?
- What was more important to you than achieving this goal?

Financial Coaching Questions

Think about financial topics you discuss with your clients. Come up with ten empowering questions that you can imagine asking your clients.

Question
<i>What's important to you about that financial goal?</i>
1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

To fully engage their client with empowering questions, coaches create a safe and supportive environment that respects the client's learning style and needs. While sincerely offering support for new behaviors and learning, the trust and connection you create will allow you to challenge limiting beliefs that the client may have about themselves. As a coach, you will need to wholeheartedly believe that more is possible than is apparent on the surface.

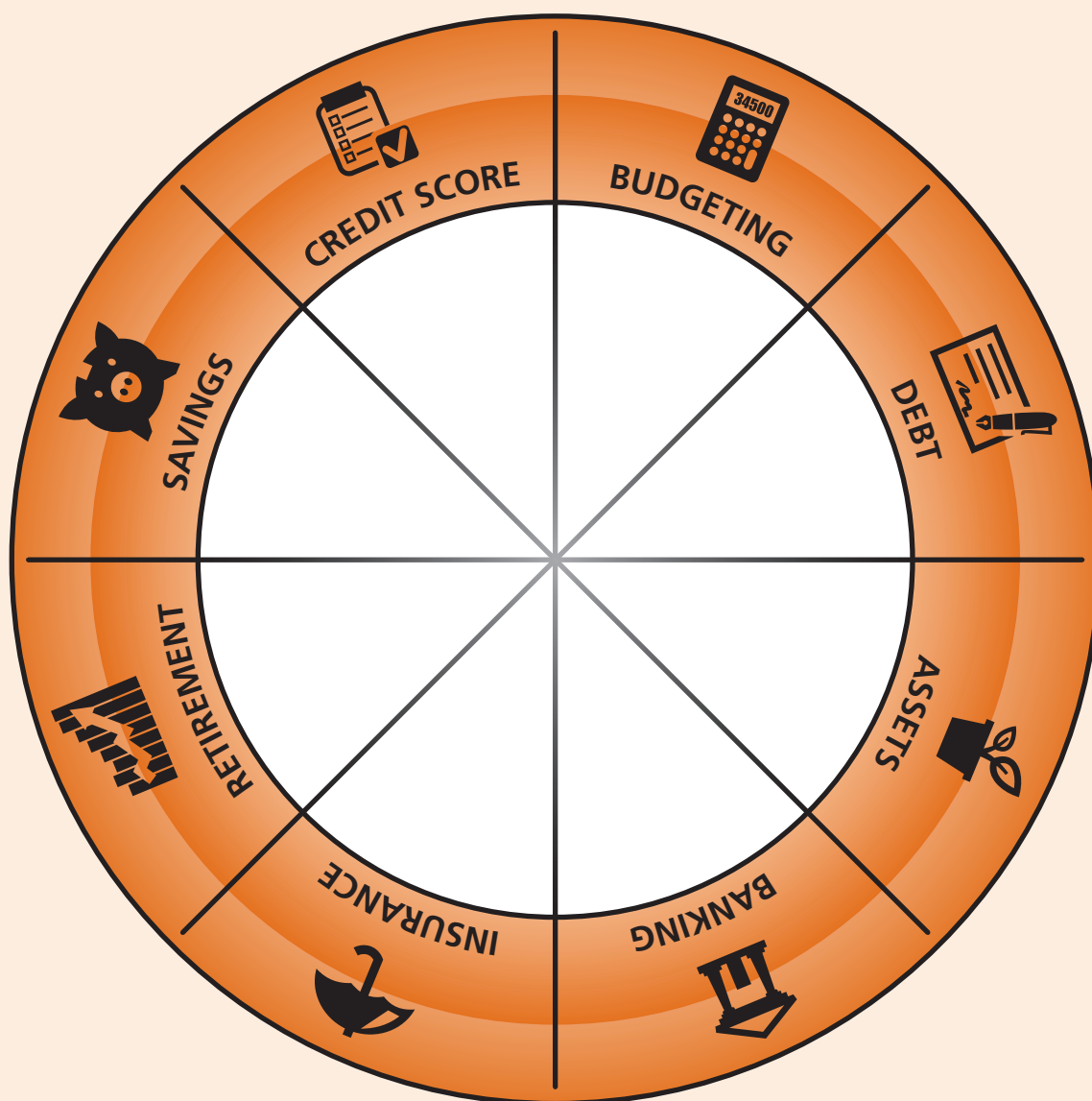
Financial Wheel

The financial wheel is a great way to help your client understand the various aspects of their finances. The following exercise can help your client to quickly determine how they think they are doing and prioritize what aspect of their finances they would like to focus on first.

Financial Wheel

The following wheel represents some of the core components of financial health. Rate yourself in each area, with 0 being the lowest rating and 10 being the highest. Feel free to change the categories or eliminate topics that don't apply to you.

Write down a short-term (3-month) financial goal: _____



Practice coaching each other. Holding curiosity and compassion use empowering questions, ask your partner about their Financial Wheel.

Values and Alignment

Our values describe our beliefs about what is most important in our lives. Fundamental Native values such as honesty, listening, generosity, respect, and connectedness are also the essential foundations of coaching. As a coach, you support your client's agenda by asking open-ended questions that encourage forward movement towards their goals. A key way to support your client is to help them clarify their core values so they can use them as guiding principles in their process.

Examples of Values



Bringing Food for Ceremony



Families Working Together

Core Values

The following is a list of some common core values.

Core Values				
Acceptance	Diversity	Hardworking	Merriment	Safety
Accomplishment	Economic	Harmony	Nobility	Security
Achievement	Education	Health	Nutrition	Self-awareness
Acquisition	Effectiveness	Helpful	Open-minded	Self-control
Adaptability	Efficiency	Honesty	Optimism	Self-worth
Adventure	Elegance	Home	Order	Sensuality
Alignment	Empathy	Honor	Organization	Serenity
Altruism	Encouragement	Hope	Originality	Service
Ambitious	Enlightenment	Humility	Parenting	Simplicity
Amusement	Entertainment	Humor	Patience	Spirituality
Authenticity	Environment	Imagination	Peace	Stability
Awareness	Equality	Improvement	Perception	Stewardship
Balance	Ethics	Independence	Perseverance	Stimulation
Beauty	Excellence	Influence	Play	Strength
Belonging	Experiment	Information	Pleasure	Success
Bliss	Expertise	Inner peace	Positive attitude	Support
Calm	Exquisiteness	Innovation	Power	Teaching
Caring	Facilitation	Inspiration	Preparation	Tenderness
Charity	Faith	Instruction	Proficiency	Thrift
Cheerful	Fame	Integrity	Provider	Tradition
Community	Family	Intelligence	Quest	Tranquility
Competence	Feeling good	Intuition	Radiance	Trust
Confidence	Financial stability	Inventiveness	Rational	Truth
Connection	Fitness	Joy	Recognition	Understanding
Consideration	Forgiving	Justice	Relationships	Usefulness
Constancy	Freedom	Kindness	Relaxation	Vision
Contentment	Friendship	Knowledge	Reliability	Wealth
Contribution	Fun	Laughter	Religion	Wellbeing
Cooperation	Future generations	Leadership	Resourcefulness	Wholeness
Courage	Generosity	Learning	Respect	Winning
Creativity	Giving back	Legacy	Responsibility	Wisdom
Dependability	Grace	Love	Responsiveness	
Development	Gratitude	Loyalty	Risk taking	
Dignity	Growth	Magnificence		
Discovery	Happiness	Mastery		

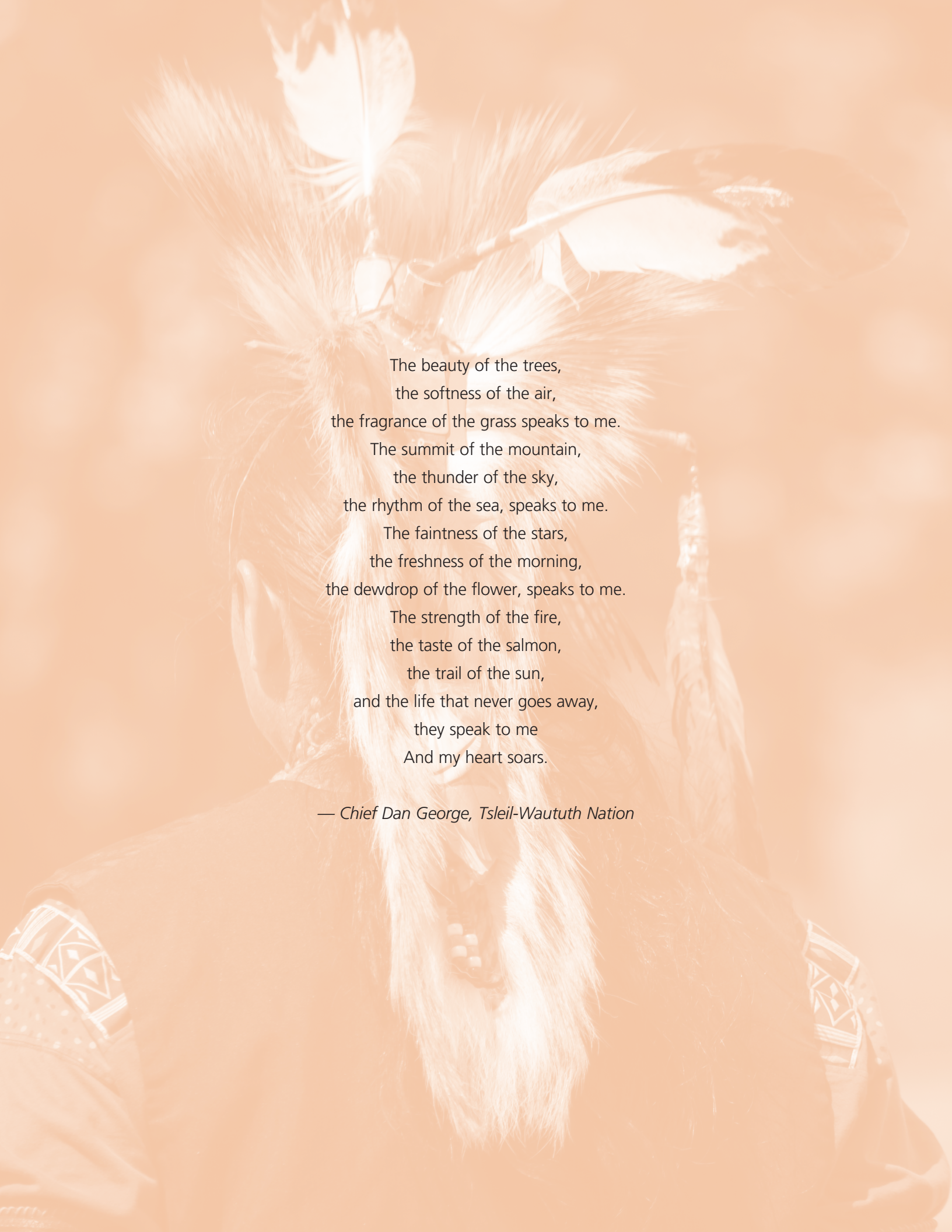
Clarifying Your Core Values

Take a look at the list of core values. Circle the five that are most important to who you are and rank them. If you have trouble choosing, reflect on what each value brings into your life – what would be missing without it? These values reflect what you stand for. Feel free to add words not listed that are essential to describing who you are.

Rank	Top Five Values	How do you embody this value?	How can you honor this value more fully?
1			
2			
3			
4			
5			

While our needs may change, our core values stay fairly consistent. As we work towards our goals or changing behaviors, our values remind us why we are doing what we are doing, even when it is difficult. When you live in alignment with your values, you can feel a certain flow and confidence in the decisions that you make.

As a coach, learning about your client's core values is an integral part of connecting. You can use an exercise such as the one above or others you can find online. As you are coaching your client you may find it useful to circle back and ask how their goals or actions support their core values? You may also find it supportive to call out when you observe your client's choices and behaviors being in alignment with their core values.



The beauty of the trees,
the softness of the air,
the fragrance of the grass speaks to me.

The summit of the mountain,
the thunder of the sky,
the rhythm of the sea, speaks to me.

The faintness of the stars,
the freshness of the morning,
the dewdrop of the flower, speaks to me.

The strength of the fire,
the taste of the salmon,
the trail of the sun,
and the life that never goes away,
they speak to me
And my heart soars.

— *Chief Dan George, Tseil-Waututh Nation*

Section Two

Building & Applying Coaching Skills

2

Grounding

Self-Management

Native elders share their life wisdom when the time is right for the teaching. This wisdom is meant to guide the next generation and support the development of strong values and self-awareness.

Granddaughter:

It seems like this family always seems to know when to come over and eat the food that I prepared for my family. This family is always eating out, yet they never help out when I ask them to contribute to bigger family events.

Grandmother (in her native tongue):

Granddaughter, we never judge people, even if they upset you. People live how they want to live. Just leave it be and don't say anything you shouldn't say. We don't know what is going on with the family. Live your own life and take care of your family. We give when we can, that is how I taught you.

As you co-create coaching relationships with your clients, you will notice that some clients and issues affect you more than others. To keep your focus on the client's agenda and create the healthiest space for client growth, you need to learn to manage your internal and external reactions.

Self-management is our ability to keep our emotions, fears, and agendas in check in order to focus on our clients' growth and development. It means recognizing when our own issues or agendas are affecting our coaching and finding our way back to a client-centered presence.



“Teach me how to trust my heart, my mind, my intuition, my inner knowing, the sense of my body, the blessing of my spirit. Teach me to trust these things so that I may enter my sacred space and love beyond my fear, and thus walk in balance with the passing of each glorious sun.”

— Unknown

Most financial coaches can relate to at least some of the following experiences:

- Being interrupted or distracted by a text or phone call
- Becoming lost in a client's stories, thoughts, and ideas
- Being hooked personally by something that the client says or does
- Having an emotional reaction to a client's lack of progress or relapsing into old behaviors
- Feeling self-critical about your ability or skills to support the client

When we self-manage we recover from our loss of focus and reconnect with the client. Consider the following practice to support your self-management process:

1. **Observe yourself.** Awareness is critical. It is not necessary to understand what caused the disconnection, but you must be able to quickly recognize that it has happened.
2. **Identify what's going on for you.** As part of the recovery process, many coaches find it helpful to name what is going on for them out loud. For instance, simply saying to your client, "I'm sorry I just got distracted by that phone ringing" can help you quickly reconnect. Coaches vary in their comfort level around this type of transparent sharing with their clients.
3. **Reconnect with the client.** Develop strategies to realign with your clients in different situations. Most coaches find it helpful to refocus on being curious, celebrating their client's strengths, and holding space for what is possible in the client's life.

Self-management requires that we increase our self-awareness, as before we can bring out the best in others, we must put energy into cultivating our best selves.

Building Self-Management Skills

Building self-management skills is a lifelong process. The following suggestions are meant to stimulate and deepen your own self-management practice.

☞ Take time to prepare and ground yourself before each coaching session.

Take a few moments to ground yourself before you meet with a client. For some coaches this may mean taking some deep breaths, writing a quick "to do list," putting your computer to sleep, putting your phone on silent, and doing what you need to do to get yourself centered for your client.

➞ **Notice your own reactions to client interactions.**

Increase your self-awareness. Try paying attention to thoughts and feelings:

- Notice any change in how you feel during a session. What triggered the change? Can you recognize reactions that you have to different issues or clients?
- What types of interactions tend to bring up feelings of judgment or kick you into fixer or savior mode?
- Note your feelings on a piece of paper so you can go back later to examine the issue later.

➞ **Embrace curiosity and try to set aside personal opinions, the need to perform, look good, or be right.**

Embrace curiosity by asking empowering questions. Try starting your questions with “I’m curious. . .” to keep you in a client-centered mindset.

➞ **Pay attention to your verbal and non-verbal messages.**

Notice your body language and the tone of your voice. Try to keep your feet firmly planted on the floor; arms or legs tightly crossed can signify being closed off from the person you are speaking to. Your tone of voice also sends powerful messages about your underlying feelings towards a person or issue.

➞ **Practice recovering during and after you have a judgmental reaction or find yourself “fixing” or “solving” a client’s issue.**

Coaches use a variety of techniques to recover during coaching sessions including transparently acknowledging the effect that a client has had, making a note to return to later, and taking a moment of silence to breathe and regroup. With practice, you become increasingly aware of your own emotional reactions and skilled in managing them.

An important aspect of recovering is reconnecting with your client and their agenda.

➞ **Develop a practice that is grounding, increases self-awareness, and builds your self-management skills.**

Invest time and energy in self-care and personal growth. Self-care is not self-indulgence: it is self-preservation. It is worthwhile to develop a practice or routine that supports your mental health and helps you keep perspective. Finding ways to deepen your understanding of yourself and self-compassion will also benefit your coaching. You may consider traditional practices such as sweat and ceremony, as well as other resources that are available within your community, peer network, and online.

When you successfully self-manage you are able to listen to your clients with curiosity and compassion. You are able to access heart listening and hear your client’s yearning. You are able to see and reflect back your clients’ strengths so that they can see those assets in themselves.

Intuition

Intuition describes an instinctual type of knowing that is not based on logic or reason. Drawing from all that is present you may be struck by an image, feeling, or spontaneous thought during an interaction with a client. In coaching, we learn to share our intuitive senses with our clients as a way to expand and enrich the discussion.

Pay attention to the images and thoughts that occur to you during your conversations with clients. Consider asking your client if they are open to hearing your intuition, “may I share my intuition about this with you?” After you share your intuition, ask your client if it resonates.

An important aspect of sharing your intuition with a client is being comfortable if it doesn’t resonate with them. Often a coach’s intuitive sense will deepen the conversation, but sometimes it doesn’t connect for the client. In these circumstances, invite the client to clarify their thoughts and make their own connections that feel aligned.



“There is a voice that
doesn’t use words. Listen.”

— Rumi

Develop Your Intuition

Close your eyes and take several grounding breathes. Ask yourself, “What does my life need right now?” Take several breaths, and then repeat the question. Take several breaths, and then repeat the question one more time.

Sit quietly for a moment and then draw a picture of any image that came to you.



Visioning

Visioning is a powerful practice. Throughout time, Native people have embraced and ritualized visioning through dream interpretation, ceremony, fasting, and even quests. We use visioning to heal, make change, and prepare our family and communities for the future.

Visioning sets the stage for goal setting. What is your vision for yourself and your family? If you close your eyes and imagine a positive financial future, what does it look like? What is your legacy?

Consider asking your clients to create a vision board or use the questions to explore your client's vision for their financial future.



"We are what we imagine. Our very existence consists in our imagination of ourselves. Our best destiny is to imagine, at least, completely, who and what, and that we are. The greatest tragedy that can befall us is to go unimagined."

**— N. Scott Momaday,
Kiowa**

Creating a Vision Board

A vision board is a tool to explore your vision. You can create a financial vision board by finding images and words that answer the following questions:

- ☐ What does financial success look like in all areas of your life?
- ☐ What mindset will support my financial success?
- ☐ What does financial freedom look like? What needs to happen?
- ☐ How do I see my family and myself 10 years from now?

Setting Goals

As a coach, you support your clients work to embrace self-leadership and make meaningful change. This requires vision and goals. Vision sets a person's course by awakening their sense of possibility so that they can visualize and articulate a desired future.

Goals provide direction and motivation, so it is critical that your client feel excited and passionate about them. A meaningful goal is often tied to a client's core values. This connection may not be initially apparent, but you can draw it out so that your client is clear about the deeper meaning of your work together. In addition, you may be able to expand your client's perspective and identify several financial coaching goals connected to your client's motivating values.

Coach: I'm curious about your goals for our work together.

Client: I want to fix my credit.

Coach: Great. What's important about fixing your credit?

Client: Well, it's the only way I'm going to be able to buy a house.

Coach: Okay. What's important about buying a house?

Client: We're too cramped where we are right now. My brother's sleeping on the couch and my folks need to move in so we can help care for them.

Coach: Sounds like you want more space, what's important about having space?

Client: I want home to be a place where everyone can relax and feels welcome.

Coach: Yes. I hear a connection between having a home and two of the core values that came up during our initial meeting – family and stability.

Client: Yeah, I guess.

Coach: So, let's look at ways that your finances will support family and stability. Taking the steps necessary to purchase a house falls into that category. What else?

There are many ways to set goals. Many coaches will support a client to use their visioning exercise to develop goals. Support your clients by coaching them to develop realistic, measurable, observable goals where they have control of the variables affecting their success. Consider ways to break larger goals into a series of smaller goals to create a path towards success and support your clients momentum. As you work with your clients to identify action steps that work towards their goals, try to build on your client's strengths and use the skills demonstrated in previous successes as the springboard into new arenas. There are several tools in the Appendix to assist your goal setting work with clients:

- **Who Is In My Family?**
- **Hopes and Dreams Vision Board**
- **My Mind Map**
- **Goal Setting Action Plan**

Additional Core Skills

As you strengthen your coaching skills, the following are some additional skills that you will want to develop.

Core Skill	Description	Coaching Example
Accountability	<ul style="list-style-type: none"> · Create responsible actions to help the client meet their goals · Establish how the goal will be met and who will know that they met it 	<p><i>I hear some amazing ideas to help you reach your financial goals. Can you tell me what action you will commit to?</i></p> <p><i>How would you like me to hold you accountable around your goal?</i></p>
Acknowledging	<ul style="list-style-type: none"> · Recognize the core qualities of a client 	<p><i>I hear a common theme of integrity in how you conduct your business transactions.</i></p>
Bottom-lining	<ul style="list-style-type: none"> · Identify the essence of a story or situation · Used to focus the conversation on the forward movement and not get lost in the story 	<p><i>I'm hearing that this was a very frustrating experience with the bank. What's the bottom-line? How are you going to move forward?</i></p>
Celebrating failure	<ul style="list-style-type: none"> · Find the learning in things that don't work out · Differentiate between failed actions and choices versus being a failure 	<p><i>I know you are disappointed with how that worked out. From my perspective, it was a win. You tried something new. What did you learn?</i></p>
Championing	<ul style="list-style-type: none"> · Call out a client's strengths and abilities that will support their efforts to make behavior changes and reach goals 	<p><i>I know you can do it. I've watched your tenacity as you fixed your credit report. You can do hard things.</i></p>
Clearing	<ul style="list-style-type: none"> · Give your clients several minutes to vent or complain · Helps client to clear what they are preoccupied or distracted by 	<p><i>I can hear that you are frustrated. Take 2 minutes to say what you need to say about the situation.</i></p>
Truth telling	<ul style="list-style-type: none"> · Share your observations and intuition · Notice the client's word choice, body language, and tone 	<p><i>You just laughed when I mentioned your budgeting goal from our last meeting; I'm curious what that was about?</i></p> <p><i>You've used the term 'big deal' three times to describe your budgeting success last week. I'm sensing a lot of pride and excitement with your ability to stick to your plan.</i></p>

Core Skill	Description	Coaching Example
Reflecting	<ul style="list-style-type: none"> Summarize what you hear a client saying calling out themes and connections 	<i>I hear you saying that it is frustrating that your partner is not contributing to paying the bills.</i>
Re-framing	<ul style="list-style-type: none"> Expand a client's perspective on an experience by presenting a different perspective 	<i>I sense disappointment in your decision to eat out less, however, I hear that it honors your value and commitment to keeping a budget as well as your desire to role-model perseverance and goal-setting for your children.</i>
Requesting and Challenging	<ul style="list-style-type: none"> Listen deeply to what is emerging Suggest behaviors and actions that support movement toward desired future Encourage stretching Align with client values and desired goals 	<p><i>You've mentioned several times today that your credit card spending is making it hard to reach your monthly savings goal.</i></p> <ul style="list-style-type: none"> <i>I would like to request that you leave your credit card at home this week.</i> <i>I would like to challenge you to cut up your credit card.</i>

Adapting Financial Coaching to Client Needs

As a coach you recognize your client as the decision-maker in their own life and hold them as creative, whole, and resourceful beings capable of making good decisions. How you choose to practice financial coaching within your organization can take several forms. Let's explore three approaches to incorporating coaching into your work with clients – **coaching attitude**, **blended coaching**, and **coaching focused**.



A **coaching attitude** may be appropriate when a client is in crisis and needs to get support quickly and efficiently. This may also be the right approach for a client that has no active interest in strengthening their financial planning abilities or reducing the financial stress in their life. Some ways to integrate a coaching approach include:

- Give your client the option to receive information. For example, “would you like me to share some numbers to call about those electric bill late fees?”
- Reflect back what you hear. For example, “I hear you saying that you had a conversation with the electric company who said that you would not get charged a late fee if you made a partial payment on the bill, am I understanding that correctly?”
- Empathize with the experience they are having. For example, “It’s frustrating when you get different information from different people.”
- Then discuss options to address their immediate needs. Make it clear that the client will make the final decision. For example, “What do you think is the best way to approach this company?” or “May I share how others have dealt with this situation?”

The bottom-line is that the client is making his or her own decisions about how to move forward, even if the decision is choosing to hear how others have handled similar situations.

Blended coaching combines technical assistance or training with a coaching approach. This approach is most useful when a client wants to strengthen their financial situation, but may not know what is possible or have the information or skills to make a plan. By incorporating a blended approach, you help your client to create a vision and understand the work that is necessary to get there. This is a great time to explore possibilities with your client. You can use empowering questions to investigate your client’s perspective and engage them in identifying realistic action steps and timelines.

As you support your client in developing goals and an action plan, you will want to help them recognize their own hesitation and discover their interest in making financial changes in their lives. You are planting the seed that positive change is possible, and you are available to

support them throughout the process. Focus on conveying curiosity and empathy in these conversations. You might use questions such as:

- How would you like to improve your ability to make financial decisions?
- How might your family commitments affect your ability to meet this financial goal? Is there anything that needs adjustment in this plan to honor that value?
- Would you like to do any brainstorming together around next steps?

Example

Shirley comes into your office wanting to access your credit builder program. She wants to pay off her debt and eventually work towards purchasing a home. She can't tell you exactly how much she owes, but she knows she wants some help. You spend time connecting with Shirley and learn about her family and her financial commitments to support her brother and children. Over the next several weeks, you ask Shirley to start tracking her spending. She brings you her paycheck stubs, and you ask her to complete a debt worksheet. It takes several weeks to get the completed debt worksheet from her, as she felt uncomfortable calling to learn the account balances. When she comes in with the completed worksheet you can see that she is ashamed to share it with you. You assure her that everyone feels this way. She has no ideas about how to move forward. You ask her if she would like you to take some time to look at all of the pieces she's collected and propose some options. She's grateful for the assistance and to hear that she is not unusual.

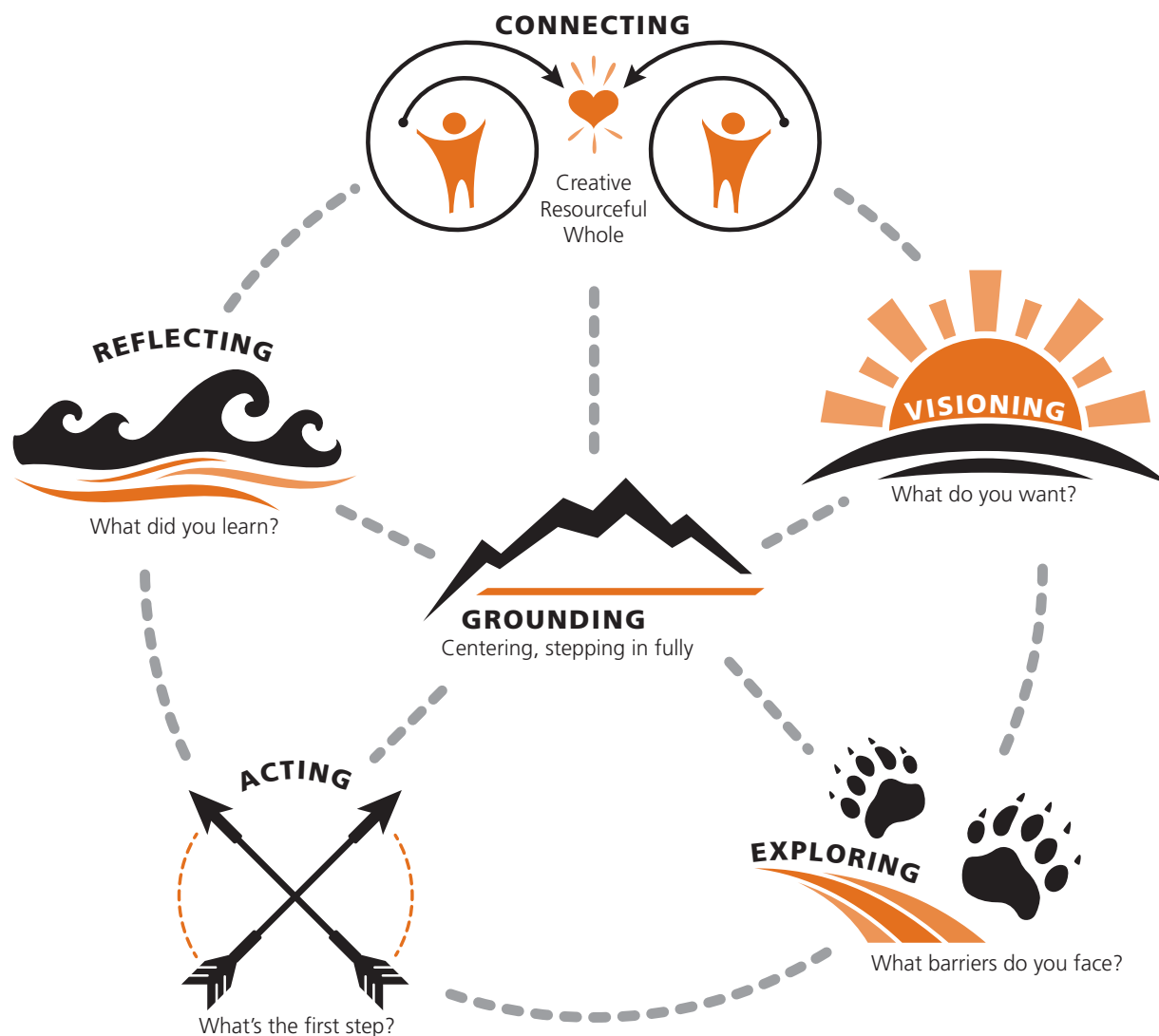
Over the following week, wearing your technical assistance hat, you comb through the information that Shirley has provided. During your next meeting, you show Shirley what it will take to pay down her debt. She's excited that this is possible, and you ask her empowering questions to engage her in the process of setting some short-term goals and creating several budgeting-related action steps that are specific to her interests, strengths, and skills.

A **coaching focused** approach is used when your client has some financial management awareness and confidence. Using curiosity and empowering questions, you support your client to identify realistic measurable goals and pathways to achieving them. Using your coaching skills, you work with your client to break their goal into a series of smaller steps that are specific to their interests, strengths, and abilities. Financial coaching is most impactful when clients feel successful, so it is helpful to support your client to develop short-term attainable goals that work towards their larger vision. Initial success can greatly enhance a client's long-term commitment to the process. If a client has trouble achieving their goals, try to stay curious and support them to uncover the competing priorities that may be affecting their plans. This is a great opportunity to build your client's self-awareness, which is its own success.

Example

You've been working with Ron for several months. While his long-term goal is starting a catering business, he knew he had to pay off some debt before borrowing again. Since he's been working with you, he set and followed through with several goals such as paying his rent on time, and making a minimum payment on his credit card. He has been engaged and motivated. Ron misses a meeting, and you don't hear from him for several weeks. When he comes back into your office you can tell that he feels uncomfortable. He tells you that his mom took a fall, and he had to use some of his rent money to fix the railing at her house so that it won't happen again. After you ask about his mom and confirm that she is healing well, you acknowledge that the decision he made about using the rent money to help his mom demonstrates his commitment and prioritization of family. The two of you sit down and look at his budget; you ask him what steps he can take to come up with the needed rent money. At a later date, when the rent issue is resolved, you reflect back on the situation and brainstorm with Ron about how he might save money for 'family situations' or where the money can come from in the future.

Clients may need different coaching approaches at different times. You may be using a coaching focused approach with a client to pay off a car loan, but then an unexpected bill puts them more in a crisis-mode requiring a coaching attitude. As a coach, you need to be able to move fluidly between approaches based on your client's needs and interests.



Session Flow

After you've established a coaching relationship with a client, you'll get into a flow within your sessions. While every coach has their own rhythm and style, there are often some basic similarities in the flow of meetings.

Grounding

➔ Ground yourself

As we've discussed, it is important to take time to ground yourself before every client interaction. This practice will help you to be fully present with your client. Whether this means making a to-do list to alleviate distractions from your mind, smudging, or taking several deep breaths, make sure to give yourself a moment to prepare for your financial coaching interactions. Setting your intention and grounding will help you self-manage and keep the focus on supporting your client's agenda by tapping into their self-leadership.

Connecting

➔ Connect with your client

Spend a few minutes connecting with your client. This is your opportunity to check-in, gauge their energy, and learn about anything that has changed since your last meeting. Ask your client if there is anything that they need before you start the session.

Visioning

➔ Clarify client's agenda

An important aspect of coaching is that the client sets the agenda. Ask your client, “what do you want to focus on today?” If the client needs assistance, you can reflect on themes or goals identified in previous sessions and have them give you an update on those goals or action steps. If you send your client reminders for meetings, you might consider including a prompt or worksheet to help them identify their agenda before the session.

Exploring

➔ Explore the importance of the issue or goal they've identified

Once your client has identified a focus for the session, the first step to coaching them is to understand the importance of the issue or goal. Consider asking a simple question such as, what's important about that? This helps you get underneath and identify the connections between the topic and the client's core values.

➔ Use empowering questions to support client exploration

As we've discussed, empowering questions support your client's exploration and understanding of themselves and how they can move forward toward their goals. Embrace silence as your friend. A good question may cause your client to pause as they reflect and make connections for themselves.

➔ Dance together

Be playful and embrace the possibilities. A coach can support a client's ability to think beyond what they've previously thought was possible. How can you help your client see their strengths and tap into their creativity? What does self-leadership look like for them in this moment?

➔ Listen for what is emerging

As you embrace heart-listening, you will begin to hear what is emerging for your clients. Listen to your intuition. Check in with your client about what you are sensing; does it resonate for them? Try not to get attached to any ideas as each person is on their own journey, and your client must direct their own process.

Acting

➔ Support your client to identify next steps

Create space within each session to identify next steps. While you can provide information and ideas, it is important that your client identify their own next steps. What stood out for them in the discussion? How will they carry these ideas/thoughts/mindset into the coming weeks?

➔ Make requests and challenges that manifest potential new growth

After listening to your client identify next steps, you may consider making additional requests or challenges that reflect a mindset or possibilities that you heard emerging in the discussion. An important aspect about a challenge is that the client does not have to accept it. They may offer you a counter suggestion that is a stretch they feel more drawn to embracing. A strong challenge may take your client's breath away. It exemplifies the strength and potential you see in them that they may not, yet, see in themselves.

➔ Establish accountability

A coach plays an important role as an accountability partner. Once your client has identified next steps, be sure to clarify by when they will take action. Some clients will welcome you as their accountability partner and be eager to text or email you when an action has been taken. Others have their own support system that they would prefer to use. Of course, there will always be people who would prefer to be left alone and not check in with anyone. While this is a personal choice, you may want to share that the intention of an accountability partner is to support folks in following through with their self-identified intentions.

Reflecting

➔ Explore what worked and what your client learned

Check in with your client about what they learned. What shifted? Acknowledge and celebrate new learning and understanding of themselves. Make connections to mindsets and behaviors that you have observed changing over time.

When a client is not successful at following through with identified next steps, try to use the experience as a learning opportunity to explore competing priorities and support they may need to actualize their vision.

Building Your Skills

Coaching Overview			
<i>Model/Approach</i>	<i>Qualities/Mindset</i>	<i>Skills</i>	<i>Tools</i>
<ul style="list-style-type: none"> · Grounding · Connecting · Visioning · Exploring · Acting · Reflecting 	<ul style="list-style-type: none"> · Curiosity · Compassion and Empathy · Boundaries · Intuition 	<ul style="list-style-type: none"> · Listening · Empowering Questions · Identifying Values · Self-management 	<ul style="list-style-type: none"> · Financial Wheel · Clarifying Core Values · Creating a Vision Board · Who's in My Family · Mind Mapping · Goal Setting Worksheet

We have covered several coaching qualities and skills. Name five areas where you would like to build your skills or strengthen your technique. For example, would you like to work on heart listening or being in a place of curiosity vs. judgment?

1. _____
2. _____
3. _____
4. _____
5. _____

Appendix

Additional Resources

List of Appendix Items

Resources for Clients

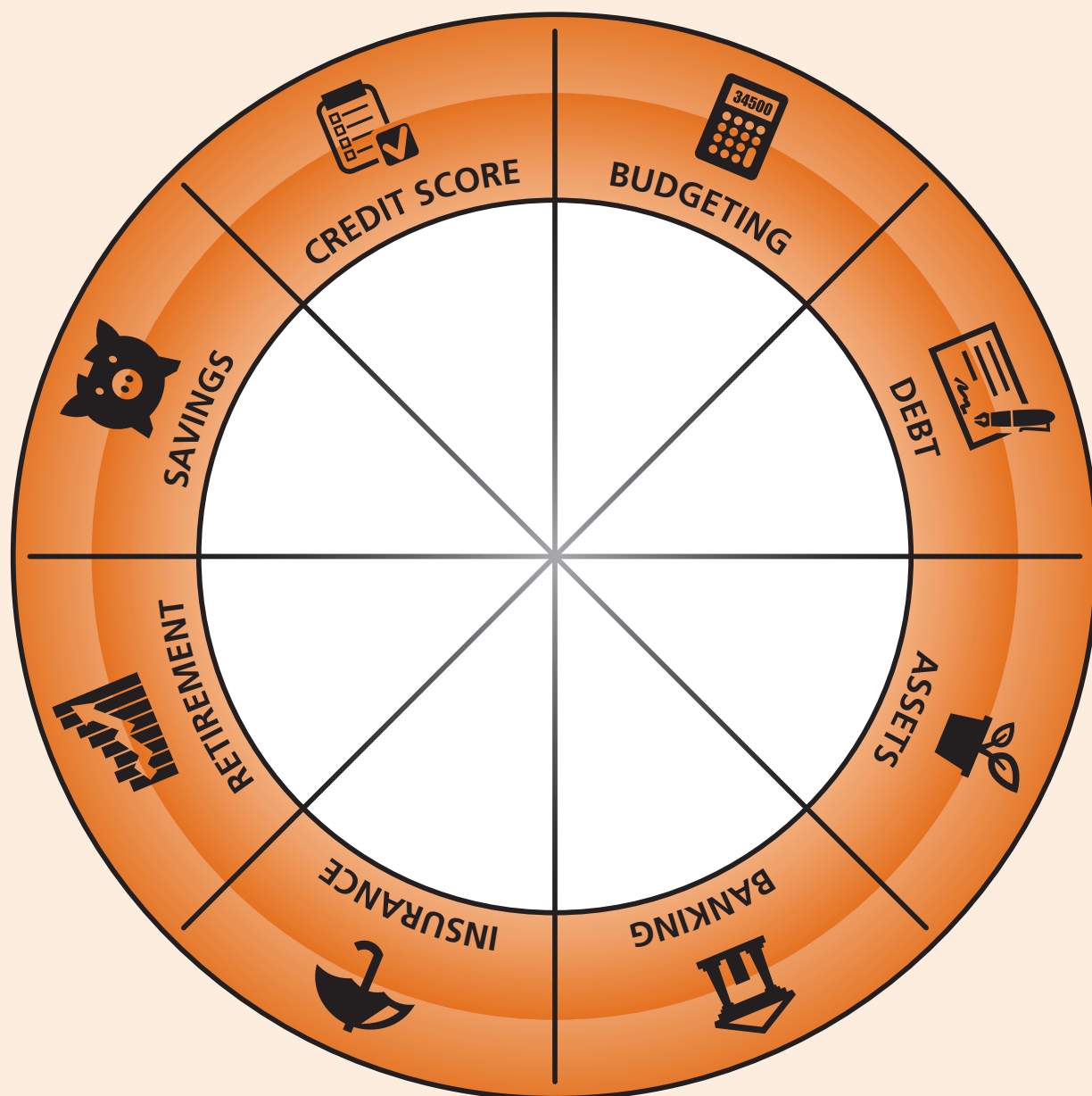
- Financial Wheel
- Core Values List
- Clarifying Your Core Values
- Who's in My Family?
- Creating Your Hopes and Dreams Vision Board
- Mind Map
- Goal Setting Action Plan
- Plan-Do-Review
- Monthly Expenses

Resources for Coaches

- Connecting with a New Client
- Listening
- Ready to Coach Today Checklist

Financial Wheel

The following wheel represents some of the core components of financial health. Rate yourself in each area, with 0 being the lowest rating and 10 being the highest. Feel free to change some areas or cross off areas that don't apply to you.



Core Values				
Acceptance	Diversity	Hardworking	Merriment	Safety
Accomplishment	Economic	Harmony	Nobility	Security
Achievement	Education	Health	Nutrition	Self-awareness
Acquisition	Effectiveness	Helpful	Open-minded	Self-control
Adaptability	Efficiency	Honesty	Optimism	Self-worth
Adventure	Elegance	Home	Order	Sensuality
Alignment	Empathy	Honor	Organization	Serenity
Altruism	Encouragement	Hope	Originality	Service
Ambitious	Enlightenment	Humility	Parenting	Simplicity
Amusement	Entertainment	Humor	Patience	Spirituality
Authenticity	Environment	Imagination	Peace	Stability
Awareness	Equality	Improvement	Perception	Stewardship
Balance	Ethics	Independence	Perseverance	Stimulation
Beauty	Excellence	Influence	Play	Strength
Belonging	Experiment	Information	Pleasure	Success
Bliss	Expertise	Inner peace	Positive attitude	Support
Calm	Exquisiteness	Innovation	Power	Teaching
Caring	Facilitation	Inspiration	Preparation	Tenderness
Charity	Faith	Instruction	Proficiency	Thrift
Cheerful	Fame	Integrity	Provider	Tradition
Community	Family	Intelligence	Quest	Tranquility
Competence	Feeling good	Intuition	Radiance	Trust
Confidence	Financial stability	Inventiveness	Rational	Truth
Connection	Fitness	Joy	Recognition	Understanding
Consideration	Forgiving	Justice	Relationships	Usefulness
Constancy	Freedom	Kindness	Relaxation	Vision
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Contribution	Fun	Laughter	Religion	Wellbeing
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Creativity	Giving back	Legacy	Responsibility	Wisdom
Dependability	Grace	Love	Responsiveness	
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Dignity	Growth	Magnificence		
Discovery	Happiness	Mastery		

Clarifying Your Core Values

Take a look at the list of core values. Circle the five that are most important to who you are and rank them. If you have trouble choosing, reflect on what each value brings into your life – what would be missing without it? These values reflect what you stand for. Feel free to add words not listed that are essential to describing who you are.

Rank	Top Five Values	How do you embody this value?	How can you honor this value more fully?
1			
2			
3			
4			
5			

Who's in My Family?

Remember that families can be created and thought of as a circle of support, not necessarily defined by blood or biology, and not necessarily permanent, since the people included and not included can change at different times.



MY
FAMILY

1. **Write the name of each person who plays an important role in your family.** Think about children, mothers, fathers, grandparents, aunts, and uncles, as well as friends and neighbors that you really consider family.
2. **Draw lines to show your relationship to each person.** Draw a solid line to the names of people who are important in your day-to-day life, and a dotted line to those who are important to you but may not play as large a role in your day-to-day life.
3. **Draw a circle around the names of people who provide support for your daily activities.** Think about who you are regularly engaged with and rely on, and who relies on you. Consider which family, friends and neighbors are critical to helping manage your daily life.
4. **Draw a rectangle around the names of people to whom you provide financial support.** Think about who you are regularly financially supporting, such as children, parents, extended family members and friends. Include the names of people to whom you regularly loan money to as well.

*Exercise adapted from Six Steps to Family Centered Coaching curriculum,
www.theprosperityagenda.org/familycentered-coaching.*

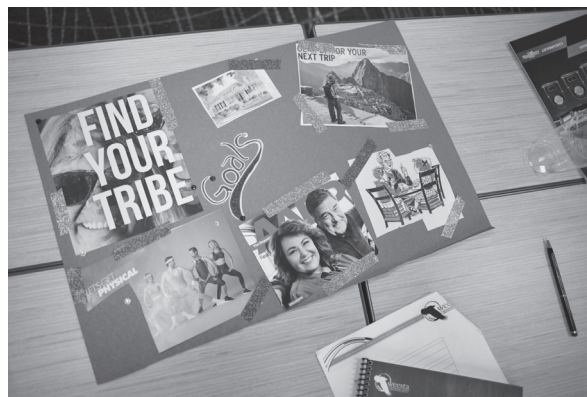
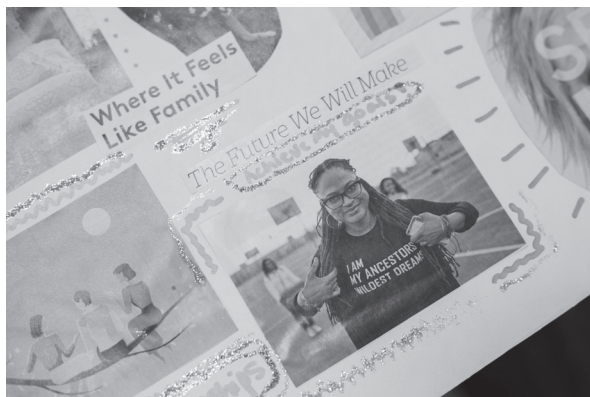
Creating Your Hopes and Dreams Vision Board

Visioning is a powerful practice and helps to set the stage for goal setting. What is your vision for yourself and your family? Creating a vision board is a tool to help explore and expand your sense of what is possible in various aspects of your life such as family, health, home, financial, career, etc.

Use the following exercise to explore your vision for some aspect of your life:

1. Gather all your supplies:
 - a. Cardstock or poster paper.
 - b. Variety of magazines.
 - c. Glue, scissors, markers, paint, stickers, anything creative to make your vision board creative and fun.
2. Set an intention. Pick some aspect of your life that you would like to focus on.
3. Look through your magazines and tear out what appeals to you including pictures, words, etc.
4. Assemble your vision board.
5. Once you finish, reflect on the themes that you see and identify several goals that support you to move towards this vision.
6. Put your vision board in a place that you can see it daily as a reminder.

Vision Board Examples

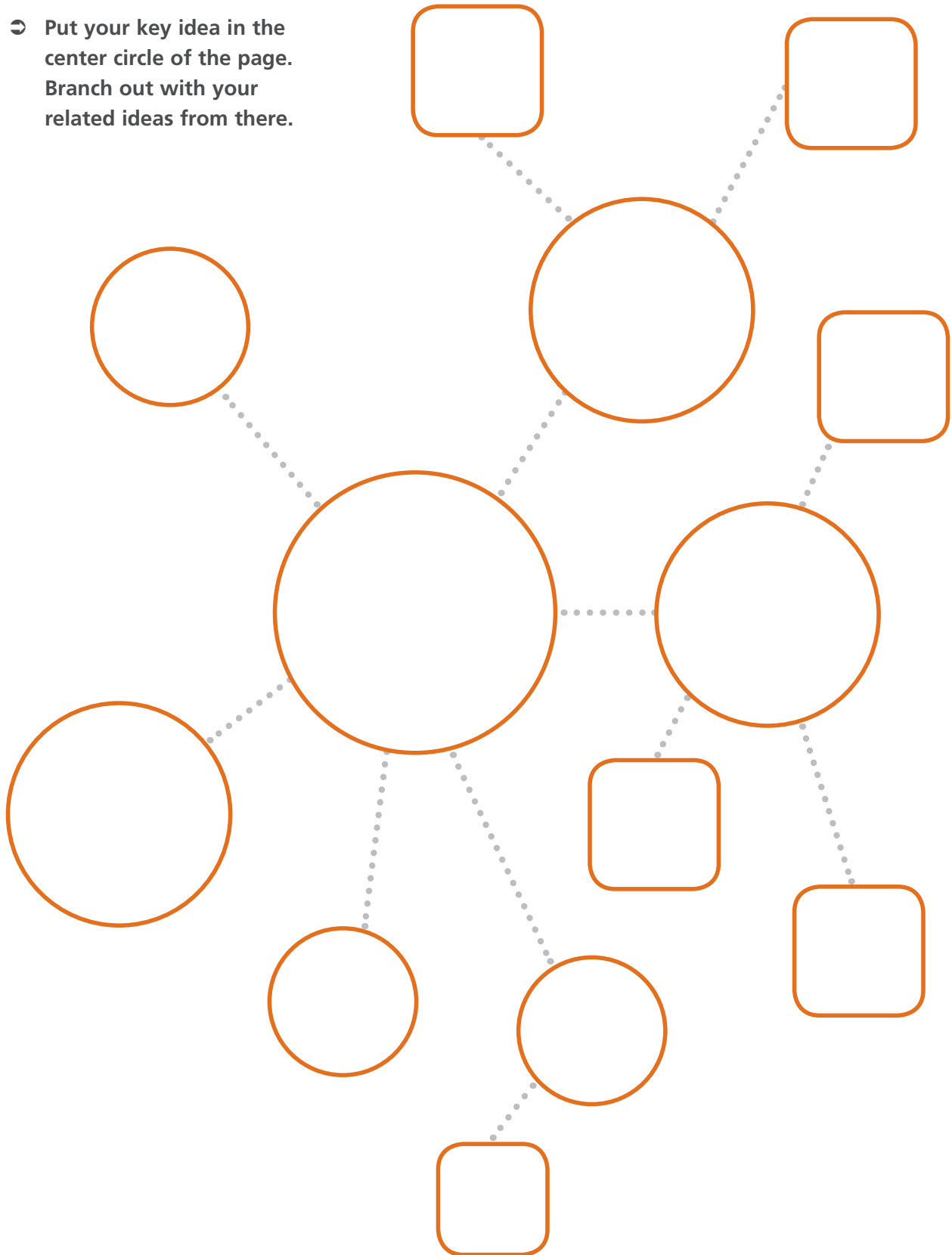


Questions to reflect

- What are your goals for your overall family?
- What are your goals and hopes for yourself?
- Do you have specific financial goals to make your vision board a reality?
- Are there things that you can do differently to make your vision board a reality?
- What excites you about your vision board?
- What can you do in the next month? Three month? Six months?

Mind Map

- ➡ Put your key idea in the center circle of the page. Branch out with your related ideas from there.



Goal Setting Action Plan

GOAL



Action #1

→ Next Steps

1

2

3

4

By When: ---

→ Next Steps

1

2

3

4

By When: ---

Action #2

Plan-Do-Review

This tool helps you to refine goals and make concrete plans to achieve them. First, identify your big goal, also known as a **milestone**. Then use the tool that follows to plan for each smaller goal to get to your milestone.

Major Milestone What are you trying to improve and how will it benefit you and/or your family?		
Goal What is the first goal under this step?		
Steps What are the small steps toward your goal? Keep the steps small so they are manageable and progress can be made. <i>For each step needed to reach the goal, use a separate step sheet found on the following page.</i>	STEP #1	
	STEP #2	
	STEP #3	
	STEP #4	

*Tool adapted from Six Steps to Family Centered Coaching curriculum,
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Step # : _____

Plan

What actions will be taken? When will it be done? Where will it be done? What role will family members plan?

Do

Implement the plan and carry out actions.

Review

Did things happen according to plan?

☐ YES

Celebrate and continue the plan.
Continue to check and adjust as needed.

☐ NO

What changes are needed?
What will you do next to keep the plan on track?

How did the plan work for you and/or your family? What was successful? Were there any unexpected developments or outcomes?

How did the plan impact you and/or your family? Were any action steps added or missed? Did things happen on time?

Monthly Expenses

Monthly Income		Savings	
Salaries & Wages	\$	Monthly Contributions for Savings	\$
Other	\$	Monthly Contributions for Investments	\$
Subtotal Monthly Income	\$	Subtotal Monthly Savings Contributions	\$
Spendable Income (<i>Subtotal of Monthly Income minus Subtotal of Monthly Savings Contributions</i>)			\$

	Monthly Payments		Monthly Payments
Annual Expenses		Miscellaneous Expenses	
Subtotal of Amount to be Saved Each Month for Annual Expenses	\$	Church Tithes & Offerings	\$
Debt		Monthly Contributions for Investments	\$
Subtotal of Monthly Debt Repayment	\$	Childcare	\$
Housing Expenses		School Tuition/Supplies	\$
Rent or Mortgage	\$	Ceremonies/Powwows	\$
Utilities (Elec., Phone/Cell, Cable/Sat, Water/ Sewer)	\$	Medical Bills and CoPays	\$
Insurance (do not enter here if already included in Annual Expenses)	\$	Prescription Medicines	\$
Repairs (do not enter here if already included in Annual Expenses)	\$	Pet Supplies & Vet Exams	\$
Taxes (do not enter here if already included in Annual Expenses)	\$	Entertainment, Going Out, Video Rentals	\$
Subtotal of Housing Expenses	\$	Club Dues (Homeowner's Assoc., Fitness)	\$
Car Expenses		Newspaper, Magazine Subscriptions	\$
Loan Payment(s)	\$	Clothing	\$
Gas	\$	Haircuts	\$
Insurance (do not enter here if already included in Annual Expenses)	\$	Gifts	\$
Maintenance & Repairs (do not enter here if already included in Annual Expenses)	\$	Cash (impulse purchases, coffee, soda, snacks)	\$
Subtotal of Car Expenses	\$	Finance - Check cashing, bank fees	\$
Food Expenses		Tribal Credit Loan Program	\$
Groceries	\$	Other:	\$
Eating Out	\$	Other:	\$
Subtotal of Food Expenses	\$	Other:	\$
Monthly Expense Totals		Other:	\$
Subtotal of Monthly Annual Expenses	\$	Other:	\$
Subtotal of Monthly Debt Repayment	\$	Subtotal of Miscellaneous Expenses	\$
Subtotal of Housing Expenses	\$		
Subtotal of Car Expenses	\$	Monthly Surplus or Shortage	
Subtotal of Food Expenses	\$	Spendable Income minus Total Expenses	\$
Subtotal of Miscellaneous Expenses	\$	negative number = spending too much, adjust spending positive number = spending in control, good job!	
Total Expenses	\$		

Connecting with a New Client

First Session

The primary focus of your first session with a client is connection. Consider how you can create a safe, supportive and creative environment. During this session you will do more talking than in most coaching sessions, as it is important to take the time to describe coaching and clarify the roles in a coaching relationship. If time permits, consider exploring your client's core values and identifying initial goals for the relationship.

Session Components

Welcome and introductions. Welcome the client and ask if there is anything they need to be comfortable. Spend some time on introductions.

➡ **Describe coaching.**

Provide a brief description of coaching so that clients understand that you are there to support them by providing information, engaging them in exploration, and guiding them through planning to achieve their goals.

➡ **Discuss roles in the coaching relationship.**

Be sure that your client understands that coaching is client driven. It is important that they understand that it is the client's responsibility to bring the agenda to the meeting.

➡ **Discuss confidentiality.**

As the impact of the coaching relationship is built on trust, it is imperative that the client knows that you will honor confidentiality.

➡ **Explore the type of coach and support that the client wants.**

Using empowering questions, explore the type of support that works best for the client. For instance you might ask:

- What are you looking for in a coach?
- What should I know about you when giving feedback?
- How would you like me to be with you when things get hard?
- What kind of balance do you like between nurturing support and a kick-in-the-butt coach?
- If this coaching relationship is wildly successful over the next three to six months – what would it look like?
- How will you let me know if I say something that does not sit well with you?

➡ **Clarify values.**

Use a values clarifying exercise to identify the top three core values that the client aspires to live in alignment with. This is an opportunity for your client to be a storyteller and for you to use your heart listening and hear what is emerging. Some questions that might help you deepen your exploration of your client's sharing include:

- What did you learn from this experience?
- How did it feel when you had that success? What did you learn about your heart's desire?
- How are you expressing or honoring these values right now?
- When you look at your top values – are there any places in your life that feel misaligned?

➡ **Begin to discuss goals.**

Often the values discussion uncovers an interest in working towards more alignment between the client's values and lived experience. The client may develop some preliminary goals for your work together based on this exploration. At this point, you may be able to develop several anchoring goals for the coaching relationship or you may need to revisit this discussion and use some of the goal-related tools during your next session.

➡ **Discuss the change process.**

Positive change takes time. Gaining clarity about your values, beliefs, and goals can affect your actions and how you experience the world. Encourage your clients to have patience with themselves and the process. Trying new behaviors and mindsets can be exciting for some people and quite challenging for others. Talk openly about this experience and the natural ups and downs that are a part of the growth process.

➡ **Logistics.**

Discuss how often you will meet, and how you would like to handle late or missed appointments.

➡ **Set next appointment.**

At the end of each session identify the next time that you will meet. Be sure to collect good contact information. Thank your client for the session and express how you are looking forward to this partnership.

Listening

Below are listening techniques so that a coach can ensure they heard and understood what their client meant to say, and the client can feel heard and understood.

- ➞ **Pay attention** to the speaker by giving them your undivided attention. Use culturally appropriate body language to show that you are listening. In some Native cultures, it is not appropriate to make strong eye contact as someone speaks, though it is appropriate to hold a moment of silence after someone finishes speaking.
- ➞ **Avoid interrupting or judging** the speaker. Practice self-monitoring by noticing when you are judging or wanting to interrupt and bringing your attention back to your client.
- ➞ **Acknowledge the message** by reflecting what you heard the person say and/or asking clarifying questions.

For example, you might say, “I heard you say that you felt upset by the way this person spoke to you, is that correct?”

Another example of acknowledging someone’s message is to summarize what they’ve said. “You’ve mentioned that you had some successes this week, including saving \$20 dollars on your weekly grocery bill, opening a checking account, and discovering a free activity that was fun for your family.”

- ➞ **Provide feedback** on what you heard. Using heart listening, feel or sense the client’s intentions and the possibilities that are emerging.

For example, after hearing the client’s account of their successes over the past week, you might have the sense that your client is proud of what they accomplished. You might say, “As I’m listening to you recount your successes this past week, I’m hearing a sense of pride in these choices you made.”

Ready to Coach Today Checklist

Below are some things you can do before each coaching session with a client to help you get into a coaching mindset and be fully prepared.

How can I help clear my mind to be free from distractions during the coaching session?

- ☐ If your mind is racing, jot your thoughts on a piece of paper.
- ☐ Draft your to-do list.
- ☐ Make note of work you want to address after the client leaves.
- ☐ Take a few minutes to practice mindful breathing. Take six deep breaths in and out.

How can I get into a coaching mindset?

- ☐ Think of two strengths you bring to the coaching session and two strengths the client brings.
- ☐ Identify a phrase to support you such as, “I am ready to enter into an equal partnership with my client,” or “The client is the expert and the coach guides the process.”
- ☐ Spend a minute in self-reflection to explore whether you have any hidden biases (e.g., race, gender, or class stereotypes) that may impact the coaching conversation.

How can I prepare my space?

- ☐ Turn off your electronics and silence your cell phone.
- ☐ Silence additional phones in the office.
- ☐ Clear away any clutter in the room and on your desk.
- ☐ Ensure that comfortable seating is available.

Additional things to do to prepare for coaching:

*Checklist adapted from Six Steps to Family Centered Coaching curriculum,
www.theprosperityagenda.org/familycentered-coaching.*



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