

VOLUNTEER FINANCIAL COACHING

Financial Coaching is a free service provided by The Prosper Centers at Foundation Communities. Volunteers work with clients one-on-one to make sure clients have the tools, resources, and encouragement they need to reach their financial goals.



Training Manual 2021

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Introduction

Volunteer Expectations

We believe that our volunteers and staff members are the greatest resource to Foundation Communities' programs. Volunteers and staff work side by side to deliver our mission of empowering families and individuals in their pursuit of their goals. Volunteers are Foundation Communities ambassadors who serve as community leaders actively shaping and improving program offerings and services through their dedication and expertise.

Volunteer Bill of Rights

We are committed to providing open channels of communication for volunteers to provide feedback, helping us to create better experiences for volunteers, clients, and staff. As a volunteer with us, you have the right to...

- Be treated with the utmost professionalism and courtesy
- Be heard
- Receive the appropriate training needed to fulfill your roles and responsibilities
- Work in a safe and friendly environment
- Work in an environment that support and encourages diversity
- Work in an environment that supports personal and professional development

Volunteers will be recognized and acknowledged for their commitment and talent and on top of that, we ask that you hold us, the Foundation Communities Volunteer Engagement Team, responsible for upholding the above promises to you. Please let us know if any of this is not your experience. We will take action.

Volunteer Standards of Conduct

By joining the team as a volunteer, you're agreeing that you will...

- Treat clients, staff and fellow volunteers with professionalism and respect
- Safeguard confidentiality of clients in all matters
- Provide services to the best of your ability and act in the best interest of the client
- Only provide services that you are qualified for and trained to give
- Exercise reasonable care for our equipment and space
- Not solicit business from clients or use knowledge gained from Foundation Communities training for personal gain
- Not proselytize, advocate for political agenda or candidate, or promote any business during the time spent volunteering with us
- Not accept payment for services provided
- Follow the policies and procedures designated by Foundation Communities
- Sign Policy and Agreement forms prior to providing client services

Job Description

Program Overview

The Financial Coaching program offers individuals the opportunity to work one-on-one with a trained volunteer. Coaches do not provide expertise or advice on clients' financial matters but offer tools, resources, and encouragement throughout the process of self-directed behavior change. Common areas addressed include budgeting, repairing credit, reducing debt and building savings. We also work with clients in crisis who need support accessing emergency resources and navigating immediate financial concerns.

Skills & Experience

Volunteers do not need a background in financial planning or a related field. We find it's helpful when coaches have experience navigating the situations we tend to address: managing an incredibly tight budget, dealing with accounts in collection, getting out of debt, handling a financial emergency (with little to no savings) and seeking community resources. It's most important that coaches are empathetic, respectful and excited to engage in a strengths-based approach (collaborating with clients to identify & draw on the unique strengths they bring to the table). Volunteers are expected to be at least 25 years old.

Time Commitment & Schedule

We ask that volunteers serve 30 hours over the course of one year. In the year 2021, new volunteers will work in the virtual environment and appointments will be scheduled based on each coach's personal availability (with appointment scheduling available Monday-Thursday 9:00-7:00 and Friday & Saturday 9:00-5:00). Once it's safe to meet in-person, we'll likely offer a hybrid model of virtual + in-person appointments at our two Prosper Centers in north and south Austin: 5900 Airport Blvd. 78752 (North) and 2900 S. IH35 Frontage Rd. 78704 (South). Volunteers will be able to choose if they volunteer virtually or in-person and at which site.

Financial Coach Volunteer Policy

Foundation Communities strives to offer high quality financial coaching in a confidential and unbiased manner. In order to accomplish this, Foundation Communities has established the following policies that all volunteers are expected to adhere to. Should any of the policies be violated, a volunteer may be asked to discontinue his or her participation as a financial coach.

Volunteers Agree:

- To volunteer at least 34 hours with the Financial Coaching program within a 12-month period (30 hours of direct client contact and 4-6 hours of professional development).
- To be an unbiased source of financial information, not a representative of the company, organization or field they work for or in during all financial coaching sessions.
- Not to solicit any client for any paid service or meet with a client for any purpose outside of Financial Coaching.
- Not to distribute business cards or materials promoting their employer or any of their employer's products; or ask the client to distribute any of the above materials.
- To disclose any perceived conflict of interest to clients.
- To act strictly in the best interest of the client.

- Not to take actions or make decisions on the client' behalf.
- To be respectful of the actions and decisions taken by the client.
- Volunteers who are employed in the financial services industry agree not to wear clothing and/or nametags with their company logo during their volunteer shifts.

Confidentiality and Data Safety Policy

We take client confidentiality and data safety very seriously. In order to ensure that client data is kept safe, the following policies are in place. Should any of the confidentiality and data policies be violated, a volunteer will be asked to discontinue his or her participation as a financial coach.

Volunteers agree:

- To maintain confidentiality about client's personal financial issues and any other personal matters shared during financial coaching sessions.
- Not to use client information such as telephone numbers and/or addresses for use outside of financial coaching (with or without permission of the client).
- Not to conduct appointments or access any of our systems in public spaces, or using public wifi.
- To log out of all systems related to Financial Coaching at the end of each appointment.
- Not to save client documents or information on their personal computers.
- To remove documents accessed through our systems from the web browser's download history.
- To pass a criminal background check to reassure clients that their information is safe.

If you have any concerns about your ability to adhere to these confidentiality and data safety requirements, please let us know immediately.

Professional Development Policy

As coaches, we know that personal and professional growth is a lifelong journey. We encourage clients to constantly challenge themselves through learning new skills, exploring new resources and setting aspirational goals. Taking a page from our own playbook, we want to hold ourselves to these same standards and challenge ourselves to learn and grow! Foundation Communities' Financial Coaching program is introducing a professional development plan to strengthen volunteers' knowledge, skills and effectiveness. As stronger coaches, we'll be in a position to better support our clients on the path to financial stability.

Opportunities & Expectations

- Coaches will be required to participate in 4 hours of training activities on an annual basis (after their first year in the program).
- Both online activities and in-person sessions will count towards the 4 hours.
- The Financial Coaching team will host periodic training sessions that will cover a wide range of topics.
- The Financial Coaching team has also curated a list of online webinars that can be viewed at coaches' convenience.

- Additional in-person opportunities and webinars (identified by volunteers) can be submitted to program staff for consideration of approval. The content must fall within the core areas of our program: emergency resources, coaching techniques, budgeting, savings, credit and debt.
- We'll maintain records of attendance at Foundation Communities hosted training events.
- Participation in external training events will occur on the honor system. Coaches must self-report these hours to program staff in order to receive credit.
- Participation is mandatory to continue volunteering. Anyone who fails to meet the commitment will be dismissed from the program.

Volunteer & Community Benefits

- Sharpen your coaching skills and learn new strategies for supporting clients.
- Increase your level of comfort with the coaching role and boost your competencies.
- Increase your knowledge about a variety of topics, including (but not limited to) community resources, the populations we serve and systemic issues affecting our client base.
- Better support clients with a holistic approach to achieving their financial goals.
- Connect with other volunteers at the Foundation Communities hosted sessions and share your experiences.
- Earn service hours for all time invested in training activities.

Communications & Tracking

- Program staff will alert you to training opportunities on a regular basis.
- The [Coaches' Toolbox Section](#) of the Volunteer Resource Page will contain links to pre-approved webinars (and will be updated regularly); listed under "Professional Development."
- All training hours will be recorded on your www.myvolunteerpge.com account so that you can track progress towards your 4-hour goal (listed under the "Hours" tab).
- Program staff will check in with all coaches throughout the year to help keep you on track and support your progress towards the training goal.
- Outside training opportunities can be submitted for approval to Program Manager Erika Leos (erika.leos@foundcom.org) or Volunteer Coordinator Eliana Brant (eliana.brant@foundcom.org).

Monitoring and Accountability

Data

You are about to have the ability to enter and retrieve information in the data system that Foundation Communities uses to:

- Process Emergency and Utility Assistance applications for FC residents
- Provide feedback to staff and volunteers about performance
- Analyze trends for informing how to best serve clients in current and future programs
- Produce reports for funders

It is crucial that data be correct, complete and timely. We will be monitoring data on a regular basis and providing you with feedback and support along the way. Some of the things we will be checking for are:

1. **Quality and completeness of demographic data and supplemental intake information.** This is where most of our grant reporting data comes from. We ask that you review and complete this data entry during the first appointment.
2. **Client participation.** While coaches don't have complete control of whether a client participates long term, we will be providing additional guidance to coaches if most of their clients only attend one session.
3. **Participant goal attainment.** As with participation, coaches don't have complete control over goal attainment, but the purpose of Financial Coaching is to support clients in goal attainment. Again, we will provide additional guidance to coaches whose clients are not making progress toward goals.

Customer Service

In addition to monitoring data, we will also monitor responses to the exit survey that all Financial Coaching clients get when they complete an appointment. *The questions we ask clients about their work with coaches are:*

- How would you rate the expertise of the person you worked with?
- Did you feel comfortable with the person you worked with?
- Did you feel that your concerns were heard and understood?
- What comments or suggestions do you have?

The purpose of monitoring is to provide volunteers with better support and guidance, and therefore provide clients with better service. We do not intend for this monitoring to result in any punitive action.

The Basics

Financial Wellness Staff

Eliana Brant

Financial Stability Volunteer Coordinator

Eliana.Brant@foundcom.org

512-761-7583

Contact with questions about financial content or programs, or questions about your volunteer role.

Erika Leos

Financial Wellness Program Manager

Erika.Leos@foundcom.org

737-210-1962

Contact with questions about financial content or programs, or questions about program policies and procedures.

Chris Cordova

Financial Wellness Program Coordinator

Chris.Cordova@foundcom.org

512-815-7184

Contact with questions about Emergency and Utility Assistance for Foundation Communities residents, as well as Financial Education classes and workshops.

Chase Pierce

Program Support Specialist

Chase.Pierce@foundcom.org

Contact with questions about documentation for Emergency and Utility Assistance for Foundation Communities residents.

Bernie Villalpando

Client Support Specialist

Bernie.Villalpando@foundcom.org

737-717-4000

Contact with appointment scheduling questions or ETO support.

Belinda Valdez

Client Support Specialist

Belinda.Valdez@foundcom.org

737-717-4000

Contact with appointment scheduling questions or to initiate a client credit report request.

Nathalie Novoa

Part-time Client Support Specialist

Nathalie.Novoa@foundcom.org

737-717-4000

Contact with appointment scheduling questions weekdays after 5 pm and Saturdays.

Sylvia Marroquin

Part-time Client Support Specialist

Sylvia.Marroquin@foundcom.org

737-717-4000

Contact with appointment scheduling questions weekdays after 5 pm and Saturdays.

What is Financial Coaching?



As part of the RAISE Texas Network, Foundation Communities contributed to the creation of the following definition of Financial Coaching.

Financial Coaching is a client-driven process in which individuals and families work to reach personalized goals related to improving their financial well-being. Coaches should not provide expertise on their clients' financial issues, but offer tools and resources, encouragement, and monitoring throughout the process of self-directed behavior change. Specifically, financial coaches in Texas will adhere to the following criteria:

- Support individuals and families as they practice new behaviors and skills;
- Guide clients through the self-directed process by engaging in active listening and critical questioning;
- Partner with clients to assist them to establish beneficial financial habits that will support healthy long-term financial behaviors;
- Empower each client to be the expert on his/her specific need(s), goal(s), and choice(s) and to set reasonable goals and timelines;
- Respect clients' decisions and goals;
- Motivate every client to create an action plan that suits his/her individualized goal(s);
- Encourage the clients as they work through each step of reaching their goal(s) by providing accountability and keeping them on track with their action plans.

Standards and Core Competencies of a Financial Coach

- Financial coaches are trained on basic personal finance and individual coaching methods. These skills help coaches provide professional assistance in the development of habits and behaviors that enable individuals to meet their designated financial goals.
- Financial coaches use appropriate communication skills to enable clients to be the experts for their own financial situation, and to make all client-driven decisions about financial matters (i.e. goal-setting, changing behaviors, putting together an action plan, etc.).
- Financial coaches use effective assessments and tools to encourage client learning and behavioral changes necessary to reach financial goals.
- Financial coaches know when to refer a client to a different organization if his/her needs are outside the scope of the financial coach's job skills or expertise.
- Financial coaches demonstrate professional boundaries without offering financial advice to clients.
- Financial coaches maintain confidentiality and respect the client's privacy by not disclosing any information revealed at any time, except in a situation where both parties agree to do otherwise based on the circumstances at hand.
- Financial coaches work to establish a trusting relationship with every client based on honesty and mutual respect.
- Financial coaches provide disclosure to a client of any potential or perceived conflicts of interest.
- Financial coaches representing any nonprofit or social welfare organizations in Texas provide financial coaching services at low- or no cost to their clients, and do not sell, distribute or receive any monetary compensation for the sale of a financial product or related information.

- Financial coaches in Texas will adhere to this set of Standards and Core Competencies when providing coaching services to clients in Texas.

General Coaching Strategy

Strengths Based Coaching uses the coach's affirmations to allow the client to acknowledge and build on existing strengths, as well as gain new skills and knowledge to help them better manage their current situation and future financial decisions. There are four steps of strengths-based coaching.

1. **Inspire** the client with praise

Breaking through the shame and embarrassment the client may be experiencing when having financial difficulties is a tremendous step. Asking for help is not an easy task. During the first conversation, praise them for taking this step. This praise will encourage them to do the hard work that is before them.

2. **Empower** the client with education

Your client may not have strong financial skills. The successful financial coach will create a learning space where both the coach and client can learn and explore strategies for successful financial management as appropriate for that client.

3. **Guide** the client through goal setting and problem solving

This may be one of a few times the client has done extensive budgeting, set financial goals, or used problem solving skills in an intentional manner with their finances. Without judgment, guide them through their financial situation by helping them identify budget constraints and develop a plan that takes them into a life where they control their finances rather than their finances controlling their life.

4. **Restore** the client's hope and confidence

Allow the client to take small steps to restore their confidence in themselves. When the client does the work themselves there is pride and a restored self esteem that starts to emerge. Encourage small victories and help the client set themselves up for success in the days ahead.

5. **Engage** the client in a long-term process of self-improvement.

For most of us, the process of improving our financial well-being is a long-term process. Goals are rarely reached after one Financial Coaching session. Engage our clients in this long-term process by reminding them of their goals and inviting them to continue to meet with you for accountability and support along the way.

Coaching Guidelines

Know your role

Know your role as a coach and recognize the boundaries and limitations of the Financial Coaching program. Any issues outside the boundaries of the program need to be referred to the staff. You don't

need to be a counselor or a therapist. Financial Coaches do not give advice on legal matters, bankruptcy, taxes, foreclosure, investments or any other matters requiring specialized training or licensing.

Resist the urge to fix

Often the objective eye of the coach might quickly identify the client's problems and solutions to resolve the situation. However, it is important that the coach set aside their instincts to solve the client's problems. While it may save time for the coach, it may be destructive to the client. When the coach makes the decisions, it removes the opportunity for the client to learn and build confidence for future decisions.

Keep in mind the emotional ties with money

A client may have developed certain behaviors because of some other emotional issue in their lives. This might make it difficult for the client to take steps that the coach may find simple. Allow the client to lead the discussions on actions and behavioral changes.

Restrain your inner critic

Clients come in with a wide range of experiences that shape who they are. They represent all types of lifestyle choices, financial decisions, parenting styles, religions and races. They also come in with their own goals, which may not be the same goals the coach would have for the client. The coach must set aside their own personal biases and opinions so that their coaching is not hampered by preconceptions.

Know your boundaries

Don't offer or accept things like rides, meals, money or any other gift.

You can give your clients a way to contact you directly, but try to avoid giving them your home phone number. We recommend using a Google Voice phone number or Zoom for client appointments. Screen and file sharing is available by Zoom. Our staff can send and receive documents by email if you prefer not to share an email address with your clients.

Our Clients

The average **annual household income** of Financial Coaching clients is \$27,000. To see a snapshot of how much it takes to get by in the Austin area, visit the Economic Policy Institute's Family Budget Calculator: <https://www.epi.org/resources/budget/>

Financial Coaching Clients face many **financial challenges** such as limited or inconsistent incomes, limited savings and assets, no or poor credit, and limited exposure to financial management concepts and practices, and barriers to financial mainstream.

In addition, they are often dealing with **other challenges**. Primarily, finding and keeping work while staying safe and healthy during a pandemic. Other challenges include having to care for children when a

school or childcare provider closes due to health concerns, accessing limited sources of assistance, mental health issues and limited access to reliable internet and technology.

Some clients face **personal barriers** such as fear, procrastination, lack of resources, lack of time and energy, weak relationships and support systems, feeling inept, isolation, negative self-talk, as well as many others, which have kept them from fulfilling their potential.

All clients have **personal assets** that they can tap into to improve their financial standing. Many of them come to coaching because they have the ambition, resilience and resourcefulness to identify shortfalls and find solutions.

Clients **choose the day and time of their appointment** through our scheduling system. They are asked to confirm after scheduling the appointment and they are reminded by phone, email and/or text of their appointment.

Eight percent of clients that schedule a virtual appointment **doesn't show up** and doesn't call to cancel the appointment. Clients have cited things like forgetting, technology issues, health issues for themselves or a family member and other last-minute commitments as the reasons for not attending.

Some clients come to **one session**, then don't come back. For many clients, the question or concern they had was addressed. Continuing to meet is the choice of the client, and we depend on you, the coach, to make them feel inspired to come back and continue to work toward their goals.

A few clients are **required** to participate in Financial Coaching to fulfill requirements of other programs, often financial assistance programs. We are working with the agencies that require their clients to participate in Financial Coaching so that both case managers and clients understand the nature of the program, what is expected of the clients and what they can expect from the program.

Financial Tools and Resources

The Resource Page

Your main library of resources for Financial Coaching is the *Financial Coaching Volunteer Resources page*. We recommend you bookmark this page for easy access: <https://financial-coaching-resources.weebly.com/>

On the Volunteer Resources Page, you will find the following tabs:

- **Main:** Here, you will find the most recent updates for the Financial Coaching Program, including our monthly Financial Coaching video.
 - **About Us & Contact Info:** FAQs and information about volunteer roles, as well as your main points of contact.
 - **Site Index:** All of the below listed on one page, making it easy to use the search function to find the resource you're looking for.
- **Virtual Coaching & COVID-19:** The most up to date information on the resources and information clients request the most during the pandemic.

- **Coaches' Toolbox:** The place for your own education and reference. The resources here are not intended to be shared with clients.
- **Community Resources:** Links to resources available outside of Foundation Communities.
- **Goals, Budget, Credit, Debt**
 - **Goal-Setting Forms:** Forms to help clients bring life to their goals.
 - **Budgeting Forms:** Different styles of budgeting for different types of people! This page also includes resources for saving money through energy savings.
 - **Credit & Debt Forms:** Resources to help clients learn about credit, as well as hands-on tools for clients can use to learn how to access and review their own reports and improve their own scores.

Planning and Saving for Goals

Our clients all have goals, just like the rest of us. We can help them put a plan in place to accomplish them.

When you have wanted to accomplish something in the past, what made reaching your goal possible?

Use the Goal-Setting Forms tab of the Volunteer Resources Page to help clients think through and make specific plans for reaching their goals. You can be there to support them and provide a sounding board as they develop their plans.

- **Analytical clients:** Forms with charts, such as “Planning and Saving for Goals,” allow those who work best with numbers to easily see where they are and what they need to do with their money to reach their goals.
- **Expressive clients:** Forms with open-ended questions, such as the “Goal Planning Tool,” allow those who need to be more expressive to visualize their goals and be motivated to work toward them.
- **Visual Learners:** A super-visual “Game Plan” is available for those who would prefer to see their plan in graphics and pictures.

Budgeting

Creating a budget may not be a client’s first priority. However, analyzing current earnings and spending is an important part of planning for any financial goal. Clients should create a basic budget as a step toward their larger goals.

What method of budgeting do you use?

What makes that kind of budget work for you?

Several budgeting tools are available on the Budgeting Forms tab of the Volunteer Resources Page to aid in the process.

Please be sure the budget is in a format the client is comfortable with. It is their budget, and they need to be able to work with it even after they have finished their sessions with you. You may have a preferred method, but it's very important that the client choose the right platform for their budget.

In addition, remember that it is the client who chooses what is included in a budget (and what is not). The coach's role is to identify the income shortfall and help the client decide how it could be resolved. Ultimately the choices are the client's.

- **Expense tracking document** on the resource page can be an excellent place to start. They are especially helpful if there are expense categories where the client is not sure how much they spend. Tracking expenses can be a great way to identify expenses that can be reduced in order to make ends meet, save toward goals and pay down debt.
- **Monthly and biweekly budgets spreadsheets** are also available on the resource page.
- **Budgeting Apps** are also available for clients to use. There are lots of them out there! Here are some of the free or low-cost ones we like:
 - Mint
 - Mvelopes
 - You Need A Budget (YNAB)

Banking

Most Financial Coaching clients have a bank account. But that may not be the whole story.

What banking products do you use?

What if you didn't have access to those products?

Talking with your clients about banking

1. Talk to your clients about the benefits, such as convenience, security and cost savings, of using a bank account instead of alternative services.
2. Ask the client what strategies they could use to properly manage their accounts and avoid fees.
3. Guide them in finding fee specifics for their current or potential bank.

Tools for managing bank accounts

Thanks to a variety of free tools from banks to help customers keep track of their balance. Greg McBride, CFA, Senior Financial Analyst for Bankrate.com writes, "With 24-7 online account access, it's imperative that consumers keep close tabs on their available account balance. You can sign up for e-mail and text alerts that will tell you if your balance gets below a certain threshold."

Unbanked and Underbanked

The Federal Deposit Insurance Corporation defines the term **"unbanked"** as households in which no one has a checking or savings account. **"Underbanked"** households are defined as those households that have a checking and/or a savings account and had used nonbank financial services such as nonbank bill payment services, check cashing, money orders, person-to-person or peer-to-peer payment services or

remittances in the past 12 months. According to the 2019 FDIC National Survey of Unbanked and Underbanked Households, 7% of Texans are unbanked and 20 % have used nonbank financial services.

Banking for Undocumented individuals

Clients who do not have a Social Security Number and/or Texas ID may still be eligible to open a bank account. The following banks and credit unions will accept a Matricula or passport as a form of ID, as well as an ITIN in place of a Social Security number.

- Wells Fargo
- Woodforest Bank
- Hanmi Bank
- Velocity Credit Union
- First Convenience Bank
- Bank of America (must have original ITIN letter)
- BB&T will accept the Matricula Consular and ITIN with a 2nd form of ID, such as foreign license or passport
- Comerica will also accept the Matricula Consular and ITIN with a 2nd form of ID, such as foreign passport (not license), domestic utility bill, birth certificate, or credit card

ChexSystems

Negative banking activity is reported by most banks and credit unions to the reporting agency, ChexSystems. That information is then used by banks to decide whether to open an account for someone. The information in a ChexSystems report includes:

- check overdrafts
- unsettled balances
- depositing fraudulent checks
- suspicious account handling
- checking account closures

A client can request their ChexSystems Consumer Disclosure using the link in the Credit tab on the Volunteer Resource Page.

Pre-Paid Debit Cards

A Pre-Paid debit card is a debit card that does not require a bank account. You load the card with cash or through direct deposit and are able to use it to make purchases and withdrawals.

Have you ever used a pre-paid debit card? Why or why not?

Benefits

- **No Over-drafting:** Unlike a traditional debit card, you cannot spend more than you have on. This eliminates costly over-draft fees.
- **Direct Deposit:** All Pre-Paid debit cards offer Direct Deposit of your paycheck. You no longer have to use check cashing businesses.
- **Manage and pay bills online:** With many pre-paid debit cards, you can pay bills electronically and eliminate money orders. You can also view your transactions online and by phone.

- **Zero liability for lost and stolen cards:** In competing with the banks, most of the Pre-Paid debit cards do not hold you accountable for unauthorized purchases.
- **Bad history with banks OK:** There is no check into your banking history when you apply for a pre-paid debit card, making this an attractive alternative for those who have a spotty record with banks.

Drawbacks

- **Possibly many fees:** Fees will vary widely depending on which Pre-Paid debit company you are with, but virtually all have an activation fee, a purchasing fee, re-load fee, an ATM withdrawal fee and customer service fee (when you call with a question).
- **Balance restrictions:** All Pre-Paid debit cards have balance minimums and maximums in the user agreement. The minimums and maximums vary widely by company.
- **Not FDIC insured:** Unless they are backed by a traditional bank, pre-paid debit cards are not insured by the FDIC.

More and more banks now offer pre-paid debit cards with robust online banking and budgeting tools and apps. These cards can offer the benefits of pre-paid debit cards with the security of FDIC insurance and bank-level security online.

Maximizing Income

Have you ever had to make extra cash in a short amount of time? If yes, what did you do?

The Credit tab on the Volunteer Resource Page has a form to prompt a brainstorm around ways to maximize income. Financial Coaches can help facilitate and be part of the brainstorm.

- Seek more hours or a raise at your job
- Get a second job
- Sell stuff – ebay, Craigslist, yard sale
- Monetize a hobby
- Drive for a ride share company or offer a service on a gig site
- Adjust voluntary deductions from paycheck
- Supplement with public benefits
- What else?

Why might some clients choose not to pursue some of these?

Public Benefits

The following resources help clients find out if they're eligible for public benefits and how to apply them. You don't have to be an expert in public benefits, just know where to refer them for access and help. Links to the resources are on the Community Resources tab of the Volunteer Resources Page. We encourage you to use the self-service tools to learn more about the public benefits before meeting with clients.

What do you know about the experience of applying for or receiving public benefits?

Self-Service tools:

- **Your Texas Benefits**
The tool allows clients to learn about the different public benefits available from the state of Texas, as well as apply for and manage their benefits. Those benefits include, Supplemental Nutrition Assistance Program (SNAP), Medicaid, Children’s Health Insurance Program (CHIP) and Temporary Assistance for Needy Families (TANF). The documentation required can be faxed or uploaded, and interviews can be done by telephone. There is also a pre-screening tool that allows clients to answer a few questions and determine which benefits they are likely to qualify for.
- **Connect ATX (a program of United Way for Greater Austin)**
Connect ATX connects clients with services offered by government agencies and charitable organizations. It’s a very user-friendly way to see all the important information about a service, including who qualifies.
- **2-1-1**
Clients can connect with public benefit and other services in their area by dialing 2-1-1 or 512-973-9203. Knowledgeable staff will speak with the client and refer them to the services they need.

One-on-one help applying for benefits:

- **Foundation Communities’ Health Coverage Program:** Our health insurance specialists are available to help you compare your options and enroll in health insurance during this special enrollment period. All assistance will be provided by phone. If you already signed up for 2021 health insurance, our team is also available year-round to help you use your health plan effectively, find a doctor, review claims/bills, etc.
- **Central Health:** We can help you get access to local doctors, specialists, and pharmacies through MAP, our Medical Access Program.
- **Capital Area Food Bank:** Join the millions of Texans stretching their budget with food stamps (SNAP). We can help you enroll in the program and make healthy food more affordable for you and your family.

Debt

The average Financial Coaching client has more than \$25,000 in debt, not including real estate. The highest dollar debts for many of our clients include medical debt, student loans, auto loans and debts in collections.

Have you ever struggled with debt?

Are you, or have you ever been debt free?

Debt repayment strategy, PowerPay.

See the Community Resources tab of the Volunteer Resources Page for the link to PowerPay. PowerPay will give you the tools to develop a personalized, self-directed debt elimination plan. Discover how quickly you can become debt free, and how much you can save in interest costs by following your debt reduction plan. Utah State University Extension is pleased to provide this debt management tool without any cost to consumers worldwide. You have seen many versions of PowerPay, many with a superstar financial advisor's name attached to it (Dave Ramsey's Debt Snowball, Suze Orman's Debt Roll-down, etc). The basic strategy is the same, but Powerpay is free. PowerPay also includes tools and calculators for budgeting and saving, as well as educational materials on many financial topics. Set up an account and explore the site!

Debts in Collections

Debts in Collections should be treated differently than regular debts.

- Debts in collections have an extremely negative effect on credit. If a client is interested in improving credit, collection accounts should be top priority.
- Collection accounts should not be included in PowerPay. In most cases, the collection account is no longer accruing interest (fees are added to the account as soon as it is submitted to collections). Additionally, accounts in collections are not set up on monthly payments, so there is no monthly payment that can be allocated to another debt when paid.

What else do you know about handling debts in collections?

The Credit & Debt Forms tab of the volunteer resources page includes the following tools:

- Dealing with Debts in Collections is one of our most information-packed forms. Every client who is facing collection accounts should read this form.
- Sample letters for validating and negotiating debts are also available.
- The Loan Amortization schedule will help clients analyze the cost of a loan over time.

Student Loans

We *always* recommend making a payment plan if a student is having trouble making their student loan payments. Unpaid student loans can trigger wage and tax refund garnishment, as well as being reported on their credit report. Some of the payment options are listed below. The following tools in the Community Resources tab of the Volunteer Resources page are extremely helpful for helping clients understand their student loan debt repayment options:

- **The Department of Education** page "Choosing the federal student loan repayment plan that's best for you." This page includes a loan simulator tool that clients can use to get an early look at which plans they may be eligible for and see estimates for how much they would pay monthly and overall.
- **Trellis Company** Helps borrowers manage student loans, explore repayment options and avoid default (formerly TG - Texas Guaranteed)
- **Consumer Financial Protection Bureau's** Repay Student Debt tool guides students through questions to help them determine which payment plans they may be eligible for.
- **National Student Loan Data System** All student loan information is listed on this site. This is where clients should start if they're not sure how much they owe or who their lender is. The FSA

ID is needed to access this information. If a client does not have an FSA ID, the site includes directions for creating one.

- **IBR Info** This is an independent, nonprofit source for information about new federal student loan payment and forgiveness programs.

Student Loans in Default or Collections

While the options are more limited, students with loans in default or even collections can still modify their payments.

- **Rehabilitation** – a strict payment schedule is set up for a certain period of time. The payment is based on income and the schedule usually requires 9 out of 10 payments to be made on time. Upon completion, the loan is back in good standing and the student has the repayment options listed above.
- **Consolidation** – the process is quicker than rehabilitation, however, the previous loan history is not reverted back to good standing.

Payday Loans

According to a 2021 report by Texas Appleseed, “Texas stands out among all but a handful of other states, with no caps on the total charges for payday and auto title loans. The result has been a pattern of high APRs and increasing fees. Since 2012, when payday and auto title loan data in Texas was first collected, lending has decreased, while fees have skyrocketed. From 2012 to 2019, the dollar value of new loans decreased by 9%, while the dollar value of fees collected on the loans jumped 63%, reaching more than \$2 billion in 2019.

In recent years, in addition to rising fees, car repossessions by auto title loan businesses have been increasing. In the first quarter of 2020, when the economy was booming, before Texans felt the true impacts of the COVID-19 pandemic, Texas auto title loan businesses hit a record, repossessing the most cars in any quarter to date. In that one quarter, 13,113 Texans lost their car to an auto title loan business, often after months of paying high fees. In 2019, auto title loans in Texas averaged as much as 418% APR.”

The Office of the Consumer Credit Commissioner reports that the average APR for a 14-day \$100 payday loan is 410%. This is possible because Texas does not limit the interest or fees that Credit Access Businesses (the category of lenders that includes payday and title lenders) can charge consumers.

We encourage you to learn more about Payday Loans by reading the Pew Charitable Trust’s study: [Payday Lending in America](#). Until then, here is a short example of how a client might get stuck in a payday loan cycle.

Let’s take a look at the scenario of one client; let’s call her Betty Borrower. She is part of the demographic most likely to be a payday borrower: she’s African American (African Americans are 105 times more likely to use payday lending than other races/ethnicities), she’s 28 years old, divorced, making under \$25,000 a year, she never graduated college, and she rents an apartment. Betty didn’t work as many hours as normal this month and she has come up short on funds just before her car

payment is due. She remembered seeing that fast-quick-easy loan place just down the street, so she headed there, passing a few other payday lending retailers along the way. In no time, she walks out of the fast-quick-easy with \$375 for her car payment – whew, just in time!

Two weeks go by before she knows it and it's time to repay her loan. Betty owes the \$375 plus \$56.25 in interest (In 28 states, including Texas, this is perfectly legal). The bind Betty is now in is clear. Because of the payday loan, her car payment basically went from \$375 to \$431.25 during a time when she was already having to do with less income. Now she's coming up short for her rent, which is due in a couple of days, so she has to renew that loan – she pays a fee and the loan is now due in two more weeks. This is how the payday loan cycle begins. Betty Borrower renews the loan three times (the limit in Austin), then the full loan, interest and fees are drawn from her bank account – likely leaving her without enough for other bills or expenses.

Fresh Start Loan

With 72% of payday loan borrowers earning less than \$40,000 and the average Financial Coaching client earning around \$27,000, it is safe to say that our clients are part of the group that is most likely to get stuck in the payday loan trap. Fresh Start Loan is a small dollar loan designed to replace costly payday and title loans and provide a stepping stone to better credit.

Relief from costly payday and title loans: As discussed in the debt section of training, payday and title loans are extremely costly, with APRs averaging 410% in Texas. Fresh Start Loan is a 36% interest loan that can be paid in 4-12 monthly payments, saving clients hundreds of dollars in interest and fees.

Stepping stone to better credit: Building credit can be a Catch-22 - you need credit to get credit. Foundation Communities and our lending partner, Fig Loans, do not use credit scores to determine eligibility. Instead, we use other criteria, such as banking history and relationship with a Financial Coach. With Fresh Start, you don't need good credit to build credit.

A client may qualify for a Fresh Start Loan if they:

- Are working toward goals with a Financial Coach
- Currently have payday and/or title loans with a total balance up to \$1,000
- Have a valid Social Security number
- Have a checking account that they use regularly (not a prepaid debit card)
- Have online banking set up with their bank or credit union
- Have regular take home pay

Additional information about the Fresh Start Loan can be found on the Coaches' Toolbox tab of the Volunteer Resources page. Please review all the materials before meeting with a Fresh Start Loan applicant. Review the "FigLoan" training video available to you.

Crisis Coaching

Introduction

The COVID-19 pandemic has caused a health crisis, leaving many unable to work because of their own illness or the illness of a loved one. In addition, it has caused thousands of Texas businesses to close their doors and many others to reduce operations, leaving many more

people unemployed. Finally, school closures have forced many parents to leave their jobs in order to care for and teach their children at home. This has left more households in financial crisis than at any other time since the Great Depression.

It is sometimes impossible for clients who were affected by COVID-19, or have had another kind of financial crisis, to pay all of their monthly obligations. And it's not just about the numbers - being unable to pay bills is an extremely stressful and emotionally taxing experience. In this situation, it's important for the coach to be knowledgeable of strategies and resources that are available for such emergencies, and to be compassionate in their approach to the conversation.

The first step is to help the client assess where they are now.

1. How much money and other resources does the client have access to right now?
2. What obligations need to be met in the next two days? In the next week? In the next two weeks? In the next month?
3. Are there any other resources or income expected soon?
4. Are there opportunities to receive assistance from charitable organizations or churches? (see Community Resources and Virtual & COVID-19 tabs of the Volunteer Resources Page)
5. Are there any savings that can be accessed? While doing something like taking a loan from a 401(k) or cashing out a savings bond before its maturity date are not ideal, it's better than not paying rent, or taking out a payday loan to cover expenses.

A **crisis budget** is a temporary budget meant to help someone weather a financial storm. It includes making hard choices and sometimes not paying some creditors or service providers at all over the short term. Credit scores often decrease because all creditors cannot be paid. A crisis plan should include a plan to return to making most, if not all, payments in a timely manner in the future. A Financial Coach may help the client develop a crisis budget that:

1. prioritizes expenses, bills and debt payments
2. identifies opportunities to reduce expenses
3. identifies opportunities to receive assistance from public benefit programs
4. identifies opportunities to increase income

Prioritizing bills: When thinking through how to prioritize bills, a client may consider:

Can the creditor take quick action against the home, utilities, car, or other essential family commodities? These usually include:

- Landlords
- Utility providers
- Auto lenders
- Payday and title lenders

Can the creditor garnish wages, bank accounts, government benefits and/or future tax refunds? Most commonly, that includes:

- The IRS
- The Office of the Attorney General (for child support)

- Student loan companies

Does the creditor offer an alternative repayment plan for clients in financial crisis? Some creditors offer things like payment deferment or smaller payments. The client should ask all creditors if alternative repayment plans are available.

Keep Hope Alive!

Clients in a crisis situation are under a lot of stress and have very difficult decisions to make.

- Set expectations. Let the client know that you will start by asking them a lot of questions for intake, then you can talk about their specific reason for coming to Financial Coaching.
- Listen. Allow the client to tell you everything they feel is important in their situation.
- Acknowledge. Let them know you hear them and validate how they feel.
- Help them create steps to resolve the crisis, including sharing resources.
- Remind them that this situation is temporary and they have what it takes to get out of it.
- Don't focus on the should-haves and could-haves, or on how bad their situation is.

Here is an example of the importance of the interaction vs. the information. These are the real comments from a client about a former Financial Coach:

“He pulled my credit report and starts going through it asking me ‘Did you know you have this bill? Wow. This is bad.’ And making comments through the whole thing. Then he proceeded to do my budget, and again just kept commenting again. I know it's bad, I know the bills I have, but I basically was humiliated and felt ridiculed for not making enough money or having so many bills. It just made me feel like even more of a failure. I didn't want to say anything, I just have never felt so low about my situation before and just to be reminded that I'm not doing a great job by someone I thought was supposed to be on my side was a horrible feeling.”

Even though this client walked away from the session with her credit report and a budget, the interaction left her feeling defeated. She was ready to give up on coaching.

How could this session have been different?

Unemployment

Unemployment is the single most significant source for financial relief available right now for those who have lost their jobs. However, accessing benefits can be challenging and confusing. Clients sometimes come to us for help with the application process. We don't have all the answers, but we have collected knowledge through research and experience that can help you guide clients.

An extensive list of tutorials, tip sheets and other unemployment resource materials are available on the Virtual & COVID-19 tab of the volunteer resources page. If you are scheduled an appointment with someone seeking help applying for unemployment, be sure to review the materials ahead of time.

Emergency Assistance

Foundation Communities has designated funding to help our residents pay their rent and/or utility bills in case of an emergency. Assistance may be granted to residents displaying financial hardship that may compromise their housing, employment or health. Residents in circumstances such as job loss, reduction in work hours, medical crisis, loss of cash benefits and increased short-term financial obligations will be considered for assistance.

As a Financial Coach, you will guide Foundation Communities residents through the application process for Emergency and Utility Assistance. More details on completing an application are available in the ETO section of training.

Emergency Assistance

Emergency Assistance Eligibility:

Residents of Foundation Communities family communities. Residents of our single resident occupancy communities are referred to the case manager at their property to apply for assistance.

- experienced a loss of income due to COVID-19, or
- experienced an emergency that caused an increase in expenses or a loss of income

How much assistance can a resident get?

- COVID-related: one month at a time, either 50% of rent or 100% of rent (depending on how much income was lost). The resident can apply in subsequent months, as long as they continue to be financially affected by COVID-19
- Non-COVID-related: one month of rent, not eligible again for 12 months

How do I help someone apply?

- Complete an “Emergency Assistance Application” touchpoint in ETO

What documentation is needed and how is it submitted?

- COVID-related: documentation of income before the financial effects of COVID-19 and documentation of income in last 30 days
- Non-COVID-related: documentation of financial effect of emergency (increased expense or lost income)

Coach or client can email documents to assistance@foundcom.org or text documents to 512-937-3421, or coach can upload documents to the ETO touchpoint. Pictures of documents are acceptable.

Other details:

- In order to take as many applications as possible, FC rent assistance is processed in a batch each month, and payment may not be applied to the resident’s ledger until near the end of the month. Residents can expect to continue to receive letters from the leasing office until the payment is processed near the end of the month.
- Eligible residents can also apply for assistance with their water bill through this fund. Water bills at most properties are paid by Foundation Communities, then residents pay their portion through the leasing office or a third-party billing service.

Utility Assistance

Foundation Communities participates in Austin Energy's Plus 1 program in order to help residents pay their Austin Energy bills.

Utility Assistance Eligibility:

- Residents of Foundation Communities Austin family communities. Residents of our single resident occupancy communities are not eligible because their utilities are included in rent. North Texas residents are not eligible because they are not Austin Energy customers.
- experienced a loss of income due to COVID-19, or
- experienced an emergency that caused an increase in expenses or a loss of income

How much assistance can a resident get?

- The amount due on the bill, up to \$3,000. However, if someone owes a deposit, assistance will not pay the deposit.

How do I help someone apply?

- Complete a "Utility Assistance Application" touchpoint in ETO

What documentation is needed and how is it submitted?

- Most recent City of Austin utility bill.

Coach or client can email bill to assistance@foundcom.org or text bill to 512-937-3421, or coach can upload bill to the ETO touchpoint. A picture of the bill is acceptable.

Other details:

- FC's utility assistance is processed on a weekly basis, with bills paid every Friday or Monday. Clients can call City of Austin utilities at 512-494-9400 to check if their bill has been paid.

Additional resources

Community rent and utility assistance: Rent and utility assistance for people affected by COVID-19 is available from other community sources as well. These sources are not limited to residents of Foundation Communities housing. Check the Virtual & COVID-19 tab of the volunteer resources page for information about the additional resources. The programs available locally are:

- City of Austin RENT program
- City of Austin Utility Bill Relief program
- Travis County rent and utility assistance
- Texas Rent Relief program

Mental Health Resources

Mental Health resources: The COVID-19 pandemic has been a source of mental distress for all of us. If one of your clients expresses interest in seeking mental health support, you can share the resources in the Virtual & COVID-19 tab of the volunteer resources page. You can also see a webinar recording on promoting mental health through financial wellbeing.

Coaching Strategies

Source: Adapted from NeighborWorks America

Fundamentals

Coaching Approach

At the core of coaching are the following elements:

- Facilitation skills are key
- Coaches embrace the client-centered nature of this work and can differentiate their role as coach from that of a traditional educator or counselor
- Clients drive the process
- All client engagements are coaching opportunities
- Establishing trust
- Active listening
- Objective, open-ended questioning
- Ongoing communication
- Working with the client for long-term change

Coaching Principles

Also at the core of coaching are the following principles:

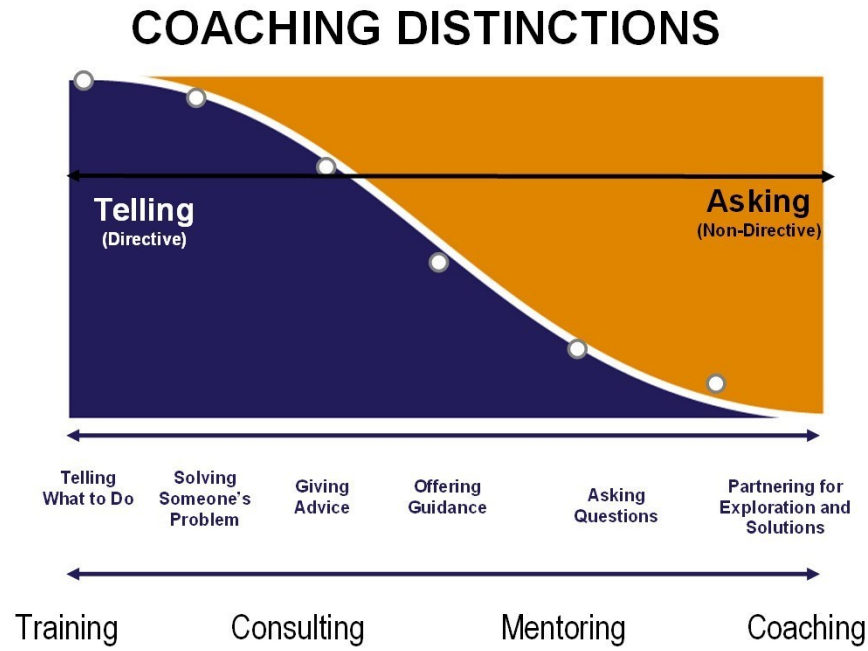
- Clients are naturally capable, resourceful and whole
- The focus of coaching is individual change and transformation, which includes navigating fear, motivation, successful performance, relationships and many other behaviors and attitudes
- Clients can achieve the change they desire; the coach's role is to support that effort
- Clients are experts on their own lives
- Clients set their own agendas
- Coaches help facilitate the decision making process rather than make decisions for clients
- Clients have their own answers; no advice is given
- Coaching is a partnership and there's mutual accountability between a coach and client
- To address financial challenges, the underlying story driving the financial behaviors will need to be uncovered
- To get different results, clients need to change certain behaviors, attitudes and beliefs
- Coaching is future focused and it's a journey, not an event

Key Elements of the Coaching Process

- Designing relationship
- Assessing current situation
- Goal setting
- Planning
- Creating awareness
- Exploring
- Connecting to resources
- Monitoring progress

- Providing accountability

How is coaching different from training, consulting or mentoring?



Coaching Distinctions

In coaching, there is:

- No judgement
- No telling
- No solving
- No doing it for them
- No assuming

Coaching is client-focused:

- You should have no agenda besides the client's goals
- Coaching is not the time to show your brilliance – a client should leave knowing how smart they are, not how smart you are
- Ask questions and really listen to the answers
- If you're doing most of the talking, you're not coaching

Video: How Coaching Works

This animated video does a great job of depicting the coaching process. As you watch the video, think about these questions: what role does the client play? What role does the coach play? How does

their partnership play out? What coaching fundamentals and principles do you recognize? What do you notice about the client's journey?

Video: <https://www.youtube.com/watch?v=UY75MQte4RU>

Asking Powerful Questions

Asking powerful question is an important component of the coaching process. This section will cover strategies and examples of powerful questions to ask.

Ask Open-Ended Questions

Open questions are ones that can't be answered with yes, no or one word. They have two key benefits: they let the client direct the conversation (because they can answer in many ways) and they prompt the client to think by eliciting longer responses. They can widen the range of perspectives the client sees and provide greater insight. Try to only use closed questions strategically, such as to confirm understanding when listening reflectively.

- Strategy in action: Convert closed questions and solution-oriented questions (the kind that often start with "should you," or "are you going to") to open questions. Instead of, "Can you start saving \$100 a month," try "How would your spending have to change if you started saving \$100 a month?"

Be Genuinely Curious

Curiosity is a powerful mindset in coaching. When a coach is truly curious about another person, judgment is suspended. The energy of curiosity also fuels and enlivens the dialogue.

- Strategy in action: Demonstrating sincere curiosity can be as simple as, "Tell me more about that," or "Can you say more?" Dig deeper.

Listen Actively to the Answers

While it's important to ask questions, it's equally important to really listen to the answer. It's natural to assume you know what the answer is going to be and to start formulating your response or your next question before the client is finished talking.

- Strategy in action: Use their own words. Simply make a habit of incorporating the client's own words in your responses – this will prompt you to listen actively.

Take a Moment to Think and Process

Most of us are uncomfortable with silence but it's important to leave some quiet time to make sure the client is finished talking and to process what was said (and how it was said).

- Strategy in action: Recap what the client just said and ask clarifying questions. You'll notice that it takes a moment to think through your summary of what the client said. It also helps ensure you understood the client correctly.

Avoid "Why" Questions

Why questions tend to make people clam up because they challenge motives. When you pose a question like, "Why did you do that," you are asking the client to defend and justify their actions (and understandably, they may become defensive). "What" and "how" questions are a better way to get information without alienating the client. "Where" and "when" questions are helpful for getting details.

- Strategy in action: Instead of "Why did you do that," try "What led you to do that?" Instead of "Why didn't you follow through on your action item," try "What do you need to complete your action items?"

Examples of Questions

Here you'll find a long list of powerful, open and simple questions to consider using in your coaching sessions. We encourage you to pick out a few of your favorites and give them a try in some of your first appointments!

Asking Powerful Questions Source: NeighborWorks America

Examples of Simple, Powerful & Open Questions • Tell me more about that? • I'm curious? • What is important about that? • Where do you see yourself in five years? • What barriers might be in your way? • How do you feel about that? • What has changed? • How are things different? • What are your top priorities? • What advice would you give to someone in your situation? • What brings you joy? • Who would you have to be to get that done? • Where do you feel successful in your life? • Is there anything you're missing? • What's next? • How do you know that? • What are you proud of? • What are you getting from that? • What is the first step? • What if that didn't matter? • When can you do that? • What is possible? • What is this costing you? • How would you feel about that when you are 95? • What would your 95-year-old self tell you to do?

Anticipation • What is possible? • What if it works out exactly as you want it to? What is the dream? • What is exciting to you about this? • What is the urge? What does your intuition tell you?

Assessment • What do you make of it? • What do you think is best? • How does it look to you? • How do you feel about it? • What resonates for you?

Clarification • What do you mean? • What does it feel like? • What is the part that is not yet clear? • Can you say more? • What do you want?

Elaboration • Can you tell me more? • What else? • What other ideas/thoughts/feelings do you have about it?

Evaluation • What is the opportunity here? • What is the challenge? • How does this fit with your plans/way of life/values? • What do you think that means? • What is your assessment?

Example • What is an example? • For instance? • Like what? • Such as? • What would it look like?

Exploration • What is here that you want to explore? • What part of the situation have you not yet explored? • What other angles can you think of? • What is just one more possibility? • What are your other options?

For Instance • If you could do it over again, what would you do differently? • If it had been you, what would you have done? • How else could a person handle this? • If you could do anything you wanted, what would you do?

Fun as Perspective • What does fun mean to you? • What was humorous about the situation? • How can you make this more fun? • How do you want it to be? • If you were to teach people how to have fun, what would you say?

History • What caused it? • What led up to it? • What have you tried so far? • What do you make of it all?

Implementation • What is the action plan? • What will you have to do to get the job done? • What support do you need to accomplish it? • What will you do? • When will you do it? Integration: • What will you take away from this? • How do you explain this to yourself? • What was the lesson? • How can you make sure you remember what you have learned? • How would you pull all this together?

Learning • If your life depended on taking action, what would you do? • If you had free choice in the matter, what would you do? • If the same thing came up again, what would you do? • If we could wipe the slate clean, what would you do? • If you had to do it over again, what would you do?

Options • What do you want? • What is your desired outcome? • If you got it, what would you have? • How will you know you have reached it? What would it look like?

Perspective • When you are 95-years-old, what will you want to say about your life? • What will you think about this five years from now? • How does this relate to your life purpose? • In the bigger scheme of things, how important is this? • So what?

Planning • What do you plan to do about it? • What is your game plan? • What kind of plan do you need to create? • How do you suppose you could improve the situation? • Now what?

Predictions • How do you suppose it will all work out? • What will that get you? • Where will this lead? • What are the chances of success? • What is your prediction?

Resources • What resources do you need to help you decide? • What do you know about it now? Resources (cont.): • How do you suppose you can find out more about it? • What kind of picture do you have right now? • What resources are available to you?

Starting the Session • What's occurred since we last spoke? • What would you like to talk about? • What's new/the latest/the update? • How was your week? • Where are you right now?

Substance • What seems to be the trouble? • What seems to be the main obstacle? • What is stopping you? • What concerns you the most about...?" • What do you want?

Summary • What is your conclusion? • How is this working? • How would you describe this? • What do you think this all amounts to? • How would you summarize the effort so far?

Take Action • What action will you take? • And after that? • What will you do? When? • Is this a time for action? What action? • Where do you go from here? When will you do that? • What are your next steps? By what date will you complete these steps?

Let's Practice!

Write down a piece of advice you've given a friend, family member or colleague. Keeping in mind the coaching concepts we've reviewed, how would you approach the conversation in a coaching context? Write down at least two power questions to ask.

Active Listening

An effective coach listens more than they talk. In this section, we'll break down the art of listening and how to use effective listening skills in coaching.

Aspects & Levels of Listening

In coaching, there are two aspects of listening. The first is attention – awareness of what you receive through your senses (hearing, seeing, intuiting). The second is impact – what you do with your listening. How you listen and what you do with that listening impacts the client. Attention and impact can show up in various capacities on three different levels – internal listening, focused listening and global listening.

Level 1: Internal Listening

- With internal listening, attention is on self – on the sound of your inner voice.
- You're listening to your own thoughts, opinions, judgments and conclusions.
- This is an appropriate level of listening for the client. It's where they need to be to explore their thoughts & feelings. A level 1 listener drives the agenda.
- When a coach is on this level, they're unaware of the client and their impact on the client. Coaches should strive to interact with clients on levels 2 & 3.

Level 2: Focused Listening

- Attention is sharply focused on the other person – listening is very directed at the client.
- The coach is listening for words, expressions, emotion, what the client doesn't say, values, vision and what makes them energetic.
- Impact on the client – are they becoming energized (resonance) or are they becoming withdrawn (dissonance)?

Level 3: Global Listening

- Attention is soft focus; listening at 360 degrees.
- Awareness includes everything – what the coach sees, hears, smells and feels.
- Gives greater access to intuition.
- The coach is aware of impact on the client and can dance with it.
- Listening on level 3 takes a lot of practice – keep at it!

Coaching Tips

In line with the coaching philosophy, we offer the following tips for sharing resources, client retention, navigating tricky situations and characteristics of a great session.

Coaching Strategies and Sharing Resources

It may seem that we're asking you to do two completely different things. We've given you lots of tools & resources to share with clients – and we recognize the knowledge and skills that you bring to the table – yet we tell you not to give advice. Here are some ways you can do both:

- Always start with questions.
Get to know as much about the client and their current situation before suggesting resources.
- If you feel like a resource is appropriate for a client, tell them that you know of a resource that may be helpful and ask if you can share it (allowing the client to stay in control of whether the resource is shared or not). If they give permission, share the resource without assuming they want to participate.
- Have a brainstorming session. During a brainstorm, both coach and client can contribute to a list of possible solutions or steps. Then the client gets to choose the best solutions or steps from the list.
- When the client is choosing the best solutions or steps, ask them to tell you how those steps will help them reach their goals.
- Have the client plan out how they are going to pursue the solution or step they chose.
- If a client is in a crisis situation, they do not have the luxury of thinking about and planning for the future. Go ahead and provide the resources you can in order to help the client overcome their crisis. Then, invite them back to follow up and do more long-term planning.

Keep Them Coming Back – Client Retention

The purpose of the Financial Coaching program is to help clients change behaviors over time. There is a limited amount of change that can happen as a result of one session. It takes time to form habits and work towards goals. We can't force someone to come back but Financial Coaching is like any other self-improvement routine – we know we should do it (but we don't always) and we appreciate it when someone helps us follow through. Here are some suggestions for retaining clients:

- Build the expectation of a follow-up appointment into the entire session. You don't have to wait until the very end. All throughout (when appropriate), make comments like, "That is something we can discuss further at the next session."
- Work **with** your clients. This will require flexibility, patience, client empowerment and creating a non-judgmental space.
- Create momentum. Get at least one thing done during each session or have the client plan the exact next steps for getting one thing done shortly after the session.
- Tell them what they can look forward to in future sessions.
- Express your own interest in continuing to meet with them.
- Schedule the next appointment before the two of you end the session.
- Understand our clients. Understand the implications of short-term vs. long-term needs. Meet people where they're at.
- Understand our services. Recognize both the tangible and intangible benefits of our program. Be comfortable speaking to these.

Tricky Situations

Sometimes sessions can head into tricky territory. Perhaps things go off topic or a client doesn't know how to respond to a question. Here are some tips for navigating these situations:

- If a client gets off topic, ask questions that bring the topic back to their financial goal.
- If a client is in crisis, use more directive questioning and referrals. Full, client-directed coaching can occur after the crisis has been diffused.
- If a client is not doing what they committed to, ask them (without being judgmental) how that behavior will help them reach the goal they set. For example, "You said you want to reach this goal but I see a behavior that seems inconsistent with your goal. Tell me more about this behavior."
- If you ask a question and the client says, "I don't know," some responses can be: "How could you find out," "Let's talk about the things you do know," or "What if you did know?" You can also rephrase the question so it's more specific.
- If a client feels stuck with making forward progress, it can be helpful to ask questions geared towards regaining momentum. Check out this list of 35 questions to help clients who are feeling stuck:

35 Coaching Questions For When Your Client Is Stuck

Source: <https://coachfederation.org/blog/35-coaching-questions-for-when-your-client-is-stuck>

A common feeling that arises within coaching clients is a feeling of being stuck. This can manifest in them struggling to formulate solutions or having difficulty making forward progress on goals. Here are 35 questions that will help facilitate the breakthroughs your clients need to move forward on their journey to goal attainment:

Understanding how the emotion arose

1. What is your definition of being "stuck?"
2. Why do you believe you are stuck?
3. What is standing between you and your goals?
4. Are you stuck because you lack certain skills or knowledge or because you know what to do but haven't been applying what you know?

Struggling to formulate answers

5. If you knew that nothing you said would be considered wrong, what answer would you give?
6. If you were pretending to know, what would the answer be?
7. Have you run out of answers, or have you run out of easy answers?
8. What research can you do to find the answer to this problem?
9. What advice would you give your best friend if they were in this situation?
10. Five years from now looking back on this moment, what would the best decision be?
11. Is it possible for you to figure out an answer by our next session?

Identifying hope

12. Who do you know personally who has overcome the challenge that you are

currently having?

13. Who have you heard of who has overcome the challenge that you are currently having?

14. What resources do you already have that can help you make forward progress?

15. Have you ever overcome this obstacle in the past? How did you do it then?

16. Have you ever solved a similar problem to this? What takeaways from that can you apply to this situation?

17. What, if anything, gives you hope that you can overcome this challenge?

Clarifying goals

18. Are you pursuing a goal that you authentically want, or is it what others expect of you?

19. Are you crystal clear on what you want?

20. What would you pursue if you knew you couldn't fail?

Nudging them out of their comfort zone

21. If you were more willing to step out of your comfort zone, what opportunities would arise for you?

22. Are there any decisions that you have been avoiding making?

23. Would taking a risk help you get unstuck?

24. Is your desire to get unstuck greater than your fear of coming out of your comfort zone? If not, what could be done to get your desire to increase to that point?

25. What behaviors, if any, are undermining your progress?

Untapped opportunities

26. What is a solution that you have heard of but have yet to try for yourself?

27. What skills do you have that you aren't currently utilizing?

28. How can you redefine this situation in a way that emphasizes your personal power?

29. What is something that you are passionate about? How can you use that passion to help you achieve your goals?

Action-oriented questions

30. What would you do in this situation if you knew that no one would judge you?

31. What is your gut telling you to do?

32. What is the simplest step that you can take in the right direction?

33. What action that takes one hour or less to complete could move you in the direction of achieving your goals?

34. What action would you take if you valued yourself more?

35. What action would you take if you trusted yourself more?

Characteristics of a Great Session

Each session can look very different and cover a wide variety of topics. Here are characteristics of a positive session, regardless of any other factors:

- The coach uses words that move the client forward and does NOT use words that diminish the client or break their spirit.
- Clients come up with at least one specific action item before leaving the session.
- Clients feel smart, resourceful and in control.

Building Rapport and Trust

Building rapport and trust with clients may feel a bit different in the virtual environment as opposed to meeting in-person. However, there are several tactics we can use to cultivate positive relationships.

Facilitate a comfortable meeting environment:

- If meeting by Zoom, make “eye contact” by looking at your camera instead of the screen when talking or listening. You can also hide your own video on your screen to avoid the temptation of looking at yourself (“hide self view”).
- Ask clients about their comfort level with remote appointments and ask if there’s anything that would make remote appointments easier (maybe scheduling during their kid’s naptime or opting out of having the camera on).
- Be patient with distractions the client may face during the meeting.
- Minimize your own distractions. Dedicate a private, quiet space and turn off notifications on your phone and computer during appointments.

Keep in mind relationship building tactics used in-person that you can continue to do virtually:

- Share a little bit about yourself, especially around common experiences or interests.
- Be mindful of your own body language, or tone of voice if meeting by phone.
- Share encouraging words often.
- Celebrate even the small victories.

Just like in-person, it’s important to lend an empathetic ear when clients start talking about their emotions:

- Clients need to feel heard.
- Emotions can affect motivation and mental bandwidth available for planning and problem solving. Having the time and space to air them out may clear a path to work on next steps toward goals.
- Sensitively ask if they want to talk to a professional about it with something like, “A lot of people are feeling the same way. Would it be helpful to talk to a professional about it? We have some resources I can give you.”
- When the time feels right, redirect the conversation back to the financial tasks at hand. Something like, “That’s a hard situation to be in. How do you think all of that has affected how you budget?”

Establish expectations for the appointment. Give a rundown of the appointment flow so they know what to expect. When meeting with new clients, we ask for a lot of information and it may feel somewhat intrusive to ask & answer the questions aloud. Setting the stage and expectations can make clients feel more comfortable:

- Start with a basic explanation. We recommend something like, “We will start by asking some questions about you, your household and your finances. These questions help us serve you and others better and keep the program sustainable. You are not required to answer any questions that you don’t feel comfortable with.”

- In this training's ETO module, you'll receive a substantial understanding of how we use data in the program. You can offer a more detailed explanation if they want to know more.

COACH Model

Adapted from Central New Mexico Community College & New Mexico Project for Financial Literacy

The COACH Model is a great tool to help guide goal setting, planning and accountability checks. When meeting with clients, you may find the form helpful for keeping you focused as you learn to move through the model.

<p>C = Client-driven goal setting. What is the client's goal?</p> <ul style="list-style-type: none"> • What is your vision? • What do you want to achieve? • Where do you want to be?
<p>O = Ongoing assessment of current situation. What is the client's current situation?</p> <ul style="list-style-type: none"> • Where are you now in the context of your financial goal? • What have you already done? • What are your strengths? • What are your challenges? • How satisfied are you in the financial areas that affect your financial goal? • What's important to you that will drive your decisions and actions?
<p>A = Action planning. What steps will the client take to get from here to there?</p> <ul style="list-style-type: none"> • How will you get from where you are now to where you want to be? • What do you think needs to be changed to reach your goal? • What opportunities exist? • What options do you see as open? • Where might you get stuck? • What's going to help you be successful? • What next steps will you commit to take?

CH = Checking. What mechanisms will keep the client on track?

- What will you do by when?
- How will you let me know that you've done it?

Now that you've learned all about the coaching process, let's see it in action! The following video demonstrates an abbreviated session. As you watch it, keep an eye out for coaching principles, powerful questions, active listening, goal & action planning and all other elements of the process.

Video: <https://www.youtube.com/watch?v=kCiuMAAc3Y4>

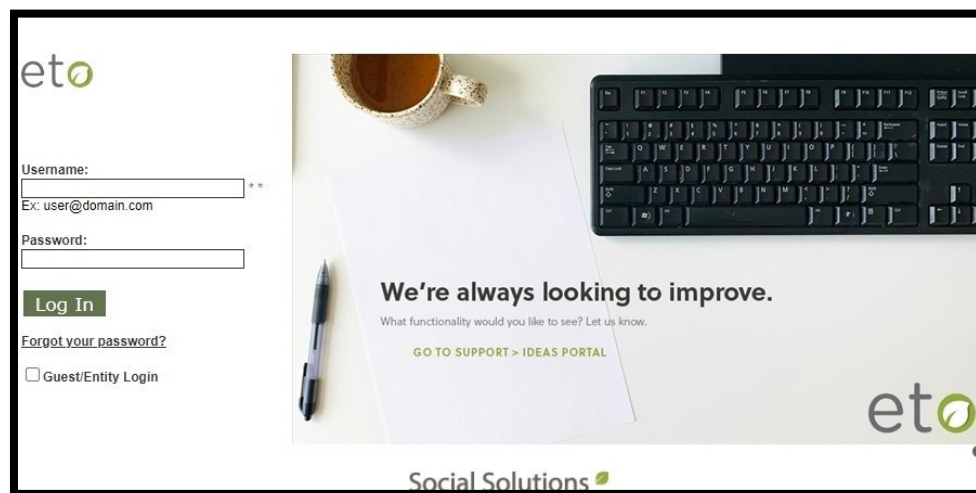
Recording Goals in ETO

Another great tool for planning and tracking progress is ETO, our client data platform. ETO is where we record all of a client's goals and detail the action steps to take. There are features for prioritizing goals, categorizing them, outlining specific actions & activities, keeping track of completion dates and noting where they are in the process (i.e. planning, in progress, completed, etc.). It's particularly helpful with structuring goals and keeping an eye on progress. Reference the ETO training video for more information.

ETO – Efforts to Outcomes

Data is Mission Critical

At the Prosper Centers, our mission is to build pathways to financial wellness, higher education and health coverage so that those who face barriers have opportunities to prosper. Data is an important part of the mission, and you are an important part of data collection. In the Financial Coaching program, we track program data through our web-based system, Efforts to Outcomes, or ETO.



Data supports our mission in many ways:

- Create sustainability by meeting reporting requirements and demonstrating success to funders. The information collected through Prosper Centers intake and the Financial Coaching Supplemental intake is required for the major funders of the coaching program.
- Track (and celebrate!) client progress. The Client Goal touchpoints in ETO allow us to document client goals and track progress toward completing them. It's a powerful tool for ensuring we allow the program to be client driven.
- Move toward more equitable service delivery. By tracking demographic information, we can adjust outreach and service delivery to better reach underserved populations.

Using ETO

On the Coaches' Toolbox tab of the Volunteer Resource Page, you'll find the ETO tutorial videos from training, as well as the ETO manual. Other helpful materials on the tab include a web browser checklist, the ETO session checklist and sample demo videos.

Further Resources and Guides

Your Tools

Volunteer Resource Page

As discussed throughout the training, the Volunteer Resource Page serves as our toolbox for the work we do with clients. It contains many resources to support you & clients, as well as various process guides to assist you in the coaching role. We recommend pulling it up prior to each appointment. If you're ever having a difficult time finding a specific resource, pull up the "Site Index" and use the "ctrl + f" function to search by keyword. The site is a public resource with no special credentials needed to access it. You're welcome to send clients any resources from the site or provide them with the address.

Recommended Reading

On the Volunteer Resource Page, you'll find a curated list of books & reports that we highly encourage checking out. Reading topics include understanding economic disparities, the psychology behind our financial attitudes & behaviors, co-active coaching, payday lending, COVID-19's impact on low to moderate income families and many other subjects to deepen your understanding and sharpen your skills.

MyVolunteerPage

Each of you should have an account on www.myvolunteerpage.com. This is where we'll log your volunteer hours and we occasionally use the site to register for professional development trainings.

Appointment-Plus

Appointment-Plus is our appointment scheduling software and where all appointments are managed. Each of you will have an individual account and this is where you'll enter your availability. We'll do a deep dive into the platform in a future section.

ETO

As discussed in depth, ETO is where you'll enter all client data, track goal progress and enter session notes. We use shared accounts on the site and you'll be notified of which account to use for each session in your appointment notification (or you can always check in Appointment-Plus).

Zoom

Virtual coaching appointments will take place through Zoom or by phone. Zooms allows you to work in a more face-to-face setting and share your screen, as well as share text, documents and links through the chat feature. All coaches will be provided with a Zoom account that is associated with Foundation Communities' program account (this will be linked to your email). If you have an existing Zoom account that you use for other purposes, please consider providing us a different email address, as Zoom will convert your existing account to the FC account. The accounts are set to Zoom's "basic" level but since there will only be two parties on the session (you + the client), there is no meeting time limit. The 40 minute time limit only takes effect if a third party joins the session. On the Coaches' Toolbox tab of the Volunteer Resource Page, you'll find a video tutorial for using Zoom's basic features during appointments, as well as written instructions.

Google Voice

For clients who are unable or prefer not to use Zoom for appointments, these sessions will take place by phone. Coaches are welcome to use their personal phone number for appointments but you aren't expected to do so. A great alternative is to set up a Google Voice number. Google Voice is an app that provides you with a free phone number for making calls and texting. The app can be used via your cell phone or computer and clients will see an alternate number (not your regular, personal number). In order to download the app, you need to have a Google account. On the Coaches' Toolbox tab of the Volunteer Resource Page, you'll find a video tutorial for using Google Voice's basic features, as well as written instructions.

Training Manual

We've put together this manual to house all of the material in the training. We encourage you to reference this manual regularly as a refresher.

Slack

We recently created a Slack workspace for the Financial Coaching program. This is a space to share your experiences with each other, get to know your peers and rely on one another for support. While FC staff are on the site (and chime in time to time), it's primarily meant to facilitate coach-to-coach interactions. Compared to our other volunteer opportunities (where volunteers are constantly interacting with fellow volunteers & staff), Financial Coaching tends to be a more isolating experience (i.e. you miss out on that peer connection). This is even more true during virtual coaching. Slack is a great way to mitigate the isolation and connect with each other.

Slack basics:

- This is 100% optional. If it isn't your thing, you don't have to participate!
- **If you do want to participate, you'll find a link to create an account with our workspace on the Virtual & COVID-19 tab of the Volunteer Resource Page.**
- You can use Slack through any internet browser or download their desktop or mobile app.
- A main benefit of Slack is having a dedicated spot for this communication. Our inboxes are all bursting at the seams and it's easy for email messages to get lost in the shuffle.
- **You'll find a basic guide to get you started with Slack on the Virtual & COVID-19 tab of the Volunteer Resource Page.**

Examples of what to use it for:

- Celebrate client successes...we could all use some good news :)
- Pass along tips & best practices - i.e. "I tried XYZ coaching technique with a client and saw a positive response."
- Share resources or tips you've learned about resources - i.e. "Client applied for XYZ assistance and was told they have ample funding right now."
- Bounce ideas off each other or seek guidance - i.e. "Anyone ever had a client in XYZ situation? What approach seemed to work best?"
- Debrief...we hear some heavy stories – it can be nice to process or jot down our feelings with other folks who understand.

What not to do with Slack:

- Correspondence that you typically direct to staff members should still be directed via email/phone (i.e. scheduling assistance, credit report requests, notes on a specific client, etc.).
- Please do not share clients' personally identifiable information – i.e. name, date of birth, etc. It's okay to describe their situation or include a faux name but please do not include any details that could reveal a client's identity.

Scheduling and Availability

Getting Scheduled Within Your Available Time Frame

Unlike most other programs at Foundation Communities (where you sign up for shifts set at predetermined dates/times), Financial Coaching is strictly appointment-based and you set your own availability within our open hours. If Thursday evenings are you a good time to volunteer, you might set your availability as Thursdays 5:00-7:00. When a client schedules an appointment and wants to meet at 5:30 on a Thursday, that client could potentially be scheduled with you. Please note that we cannot guarantee that you'll be scheduled for all of your available days/times each week. For any given week, this will depend on the amount of client traffic and what times clients are able to meet (and if several coaches have availability at the same time as you). All appointments are scheduled at least 3 days in advance so that you have a heads up whether or not you're volunteering during your available time:

Monday appointments must be scheduled by end of day (EOD; 11:59 pm) Friday

Tuesday appointments must be scheduled by EOD Saturday

Wednesday appointments must be scheduled by EOD Sunday

Thursday appointments must be scheduled by EOD Monday
Friday appointments must be scheduled by EOD Tuesday
Saturday appointments must be scheduled by EOD Wednesday

Setting Your Availability

Your availability is updated in your account on Appointment-Plus and you can make adjustments as needed. You'll want to pick days/times that you're typically available to volunteer each week. You can always mark off specific dates if you can't volunteer and don't want to be scheduled. Please note that appointments are scheduled for 90 minute blocks (60 minutes to meet with the client and 30 minutes to complete ETO data entry). You'll want to enter your availability accordingly (i.e. if you want to take at least two back-to-back appointments, you'll enter three hours of availability; if you want to take one appointment, you'll enter 90 minutes, etc.).

Appointment Notification

Once scheduled for an appointment, you'll receive an email notification (automatically sent by Appointment-Plus). This is the only way you're alerted and it's very important that you keep a close eye on your inbox. If you do not receive appointment notifications for one of your regularly scheduled volunteer blocks, this means you do not need to volunteer at that date/time that specific week. Coaches do not need to alert us that they received the notification and they're available for the appointment. Unless we hear from you, we assume you'll be there! Likewise, we do not check with you to make sure you receive each & every notification.

Canceling an Appointment

If you do need to cancel (perhaps you forgot to block off the date or something pops up at the last minute), please call or email the program's volunteer coordinator ASAP. If it's less than 24 hours before the appointment time, please also contact the appointment line at 737-717-4000. We'll see if another coach can take the appointment or we'll get the client rescheduled. Please do not go into the system to cancel the appointment.

Appointment Cancellation & Change Notifications

There are two other types of email notifications you'll receive from the system – appointment cancellation notifications and appointment change notifications.

Appointment cancellation notifications are sent if an appointment is canceled. If it's less than 24 hours before the appointment, a staff person will also try to call you to ensure you received the message. Appointment change notifications begin by stating "You are receiving this email because details of your appointment may have changed." This can mean one of two things: 1. Important details like the date/time might have changed (i.e. the client decided to move the appointment to the following week). You'll want to review the email closely to see if the session has changed in some way. 2. If the details all look identical to the original notification, this usually means your client went online to confirm their appointment (although we don't ask coaches to confirm their attendance, we do ask clients to confirm they'll be there). The system automatically generates the change notification even though no details of the appointment have changed (other than the client proactively confirming their intentions to attend). You also may receive a notification if a staff member left a note in the appointment notes field. Again,

you'll always want to check these notifications carefully for true changes (but don't be alarmed if nothing has actually changed).

How Clients Schedule Appointments

There are two ways that clients can make appointments: 1. They can call our main Prosper Center line and a member of the Client Support Specialist team will chat with them. 2. They can also self-schedule online through the Foundation Communities site. Occasionally when clients self-schedule, a hiccup can occur, such as accidentally scheduling with the incorrect program or requesting assistance with a service outside of the program's scope. While we scan all appointments to check for these, we ask that you also keep an eye out and alert us if you notice anything in the appointment notification. You'll most likely see requests for other Prosper Center programs like "help with financial aid (FAFSA/TASFA) and scholarships" or "help with filing taxes."

Appointment Lifecycle

Reference the training videos available on the Resource Page for live walk-throughs of how to complete the below steps in Appointment Plus.

Pre-Appointment – Review the Email Notification

You'll first be notified of an appointment through the email notification. In addition to saving the date on your calendar, you'll want to check the message for important details, such as whether the appointment is by phone or Zoom and notes regarding what the client wants to work on. If by phone, there are no steps to take prior to the session – you'll call the client at the appointment date/time. If by Zoom, you'll follow the steps discussed further in the next section. There will not always be notes regarding what the client wants to discuss (if clients self-schedule online, they may not include this information). If you ever have questions about the notes (i.e. they're confusing, you're not familiar with what they listed, it seems like they might be looking for a different service, etc.), contact the volunteer coordinator to discuss your concerns. If you see in the notes that the client wants Foundation Communities to pull their credit report, there are additional steps to take (discussed further below). Here is an example of an appointment notification:

First Name: Test
Last Name: Client
Date: 4/27/2021
Time: 9:00am
Do you want to complete your appointment by phone or Zoom?: Zoom
Office: Remote Coaching & ETO 3
Are you a Foundation Communities resident?: No
Financial Coach: X Test Coach
Service: Remote Financial Coaching
Add-on Service:
Special Instructions: I want to work on budgeting
Financial Coach Notes:

Pre-Appointment – Scheduling & Entering Zoom Details

If an appointment is by Zoom, you'll need to schedule a meeting in your Zoom account & add the details to Appointment-Plus at least 2 full days prior to the appointment. This is very important – clients will receive a reminder email one day before the session and this will only include the Zoom details if you've entered them. If not included, the client will not have the necessary information to connect with you on Zoom:

Monday appointments must have Zoom details entered by end of day (EOD; 11:59 pm) Saturday

Tuesday appointments must have Zoom details entered by EOD Sunday

Wednesday appointments must have Zoom details entered by EOD Monday

Thursday appointments must have Zoom details entered by EOD Tuesday

Friday appointments must have Zoom details entered by EOD Wednesday

Saturday appointments must have Zoom details entered by EOD Thursday

Pre-Appointment – Requesting A Credit Report

- Clients have several options for reviewing their credit report with a coach. They can access it through a consumer program like Annualcreditreport.com, CreditWise or Credit Karma.
- They can also ask Foundation Communities to pull their TransUnion report. This process is handled through Bernie Villalpando, one of our Client Support Specialists. If the appointment notes explicitly state, "Client would like FC to pull their report," please email Bernie at bernie.villalpando@foundcom.org. Note the client's name, the date of the upcoming appointment and allow at least two business days for the process. She will reach out to the client to request authorization and provide the report by secure email to the client. The report will also be saved in the client's ETO record for you to access during the appointment (saved under a credit goal touchpoint). You and the client will each have a copy to review together.
- If the notes don't explicitly state that they want Foundation Communities to pull the report, you can have a conversation with them during the appointment to see if they're interested

in accessing a consumer program. If not, you can set a follow-up appointment and contact Bernie to pull their report for the next session.

Preparing to Start the Appointment

- Pull up the Volunteer Resource Page – it's common to reference this frequently during sessions.
- Pull up the ETO session checklist to reference during the session and ensure you complete all necessary steps.
- Log into Appointment-Plus to access the client's contact information.
- Be prepared to log into ETO using the assigned account (as noted in your appointment notification and in Appointment-Plus). Do not log in until the appointment start time. Logging in early may kick off the previous coach if they're still working on data entry.
- For phone meetings, be prepared to call the client at the session start time. Their phone number is listed in the appointment in Appointment-Plus. If they do not answer, leave a message and call back number (while we instruct clients to be on the lookout for a number they won't recognize, they may be hesitant to answer an unfamiliar number). Try calling again or texting if you don't hear from them within 5-10 minutes. If still no response, you're welcome to consider the appointment a no-show and go about your day.
- For Zoom meetings, log onto Zoom and wait for the client to join at the start time. If the client hasn't connected after about five minutes, give them a call in case they're having trouble connecting on Zoom. After 10 minutes of not connecting, you're free to go about your day.
- It may be helpful to keep a notebook & pen handy to jot down notes during the appointment.

During the Appointment

- Find the client's record in ETO or create a new one.
- If it's the client's first Financial Coaching session, complete the demographics section and supplemental intake touchpoint.
- If the client has participated in Financial Coaching before, much of their demographic information should already be in the system. We ask that you confirm that it's complete and correct the first time you work with each client's ETO record.
- Have a conversation about their needs and goals, as well as the resources and steps needed, jotting down notes as you go along.
- If your meeting is by Zoom, share links and documents through the chat.
- If the client is a Foundation Communities resident applying for Emergency Assistance and/or Utility Assistance, complete the application(s) via the appropriate touchpoint(s).
- Complete the TFEE post survey (on the second tab of the supplemental intake) if it's the client's first meeting.
- We recommend scheduling a follow-up session in Appointment-Plus before ending the meeting.
- If you need immediate support while in a session, contact the main Prosper Center line to speak with a Client Support Specialist: 737-717-4000. Any non-immediate concerns/questions can be directed to the volunteer coordinator following the appointment.

After the Appointment

- Record session notes, goal notes and any other relevant touchpoints in ETO.

- If you need more time for data entry, reserve an office in Appointment-Plus to ensure no one will be using the corresponding ETO account at that time. Please plan to have all ETO data entry complete within two days of the appointment. See video below for a demonstration of reserving the office. See the third Appointment-Plus tutorial video for a demonstration of reserving an office space.
- Update the appointment status in Appointment-Plus to “Complete” or No Show” by hovering over the colorful status box in the appointment you’re updating and click the appropriate status. See video below for demonstration. See the first Appointment-Plus tutorial video for a demonstration.
- Log out of all systems and remove client documents from your browser’s downloads so they’re not accessible after the appointment.
- If your meeting was by phone and you need to share a document or resource, you can email it directly to the client (we’re fine with you using your personal email or some coaches create a new email specific for client communications). Please note we never expect you to share your contact information with clients. You can always ask the volunteer coordinate to email anything on your behalf.
- If the client expressed that they want Foundation Communities to pull their credit report, follow the previous instructions to email Bernie Villalpando with the client’s name & date of the next session (allow at least two business days for the process).

In Between Appointments

- Coaches & clients who choose to exchange contact information may have brief contact in between appointments. We ask that these interactions be brief or limited in nature (i.e. emailing a resource, scheduling a follow-up appointment, doing a quick check-in, etc.). Coaching conversations should take place through a scheduled appointment.
- If you and a client do schedule a follow-up appointment through a phone or email communication, be sure to enter it in Appointment-Plus. Likewise, if the two of you talk to cancel or reschedule a session, be sure to update Appointment-Plus. You should only cancel appointments in the system with one of your current clients. Remember – if you can’t keep an appointment with a new client, notify the volunteer coordinator and the cancelation/rescheduling process will be managed by staff.
- Every so often, staff will prompt you to follow up with clients who haven’t participated in coaching in more than three months (follow ups can be done by phone or email). We’ve found that clients really appreciate when a coach checks in and this can be a helpful nudge to support them with working towards their goals.

Getting Support

Reasons to Reach Out To The Volunteer Coordinator

Anything & everything! Here are some common reasons:

- Support with Appointment-Plus.
- If you’re scheduled for an appointment you can’t keep.
- If the appointment notes suggest the client may need a different service like Tax Help or College Hub.
- Help with locating a resource you can’t find.

- Help with understanding a resource.
- Passing along a resource that may be helpful to share with others.
- Questions about a specific client's situation.
- If you feel like you're juggling too many clients – we'll figure out the best course of action together.
- If a client has needs beyond the scope of the program and you're seeking ideas for referrals.
- If you're not receiving appointments – we can discuss schedule tweaks.
- Feedback you'd like to provide about the program.
- If you have an emotionally heavy session and want to debrief.
- Concerns about the program not feeling like the right fit – let's talk about it!
- If you need someone to send resources, links or documents to a client.
- If you need a recommendation/reference for a job, school or any other opportunity; or if you need documentation of your service hours.
- Tell us how you're doing! We adore y'all and very much care about you as people. We want to celebrate the highs and support you through the challenging times.

Credit Builders Alliance

For the credit portion of training, please see the Credit as an Asset training from The Credit Builders Alliance (access was granted to new volunteers after completing the Foundation Communities online training).