

APFC[®] Toolkit



Build the skills.



Deepen the learning.



Focus on Mastery.



Accredited Personal Finance Coach[®]

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Foundations of Coaching & Financial Wellness

What is Financial Coaching?

Financial coaching is a way of working with the client in equal partnership rather than as an “expert” advisor or counselor.

An intentional relationship — The coach is a collaborative partner in excavating the client’s vision, identifying goals and milestones, and building an action plan. This is a relationship of trust and mutual respect in each person’s ability to carry out their role in the engagement.

Understanding the client’s situation, goals and values — The coach facilitates the client’s self-reflection and assessment of their situation and gathers sufficient information to fully explore possible solutions.

Future orientation — The coach focuses on behavior, action and forward movement and builds on the client’s strengths and their ability to use the skills learned from past successes to achieve their goals. The coach holds laser focus on the client’s vision for their future. Coaching is all about forward movement and/or deepening the client’s understanding of their situation. If a client is focused more on the past and appears to be unable to move forward the client may need support beyond that which a coach can provide and it is then appropriate to offer referrals to a licensed professional.

Collaboration to identify limiting beliefs — Often the client will be unsure of the factors that impact their ability to reach their goals. Listening closely to the way a client describes their feelings can help the coach identify limiting beliefs and ask powerful questions to help the client consider alternative perspectives.

Limiting beliefs often include “always” or “never” statements:

I will “never” be able to save.

I “always” go over my budget.

I will “always” be poor.

There will “never” be enough money.

Practice of new behaviors — At its core, coaching is about taking action. The coach facilitates the client’s discovery of their goals AND the process of deciding which actions will be most likely to help them reach those goals.

Self-efficacy is one’s belief in their ability to succeed in specific situations or accomplish a task.

My takeaways on what financial coaching is:



What Does it Take to be A Financial Coach?

A Financial Coach understands that...

- Clients are the expert in their own lives.
- Clients are capable and resourceful.
- Clients are responsible for their own behavior change.

An effective Financial Coach uses open and honest dialogue and other coaching skills and tools to facilitate...

- Clients' self-awareness about their financial life and goals.
- Clients' connection between goals and underlying values.
- Clients' forward movement toward milestones and goals.
- Clients' focus on internal motivation and addressing barriers.
- Clients' accountability to their agreed upon actions.

What Does Financial Coaching Look Like?

- The coach is a partner, co-creating the engagement.
- The coach offers advice only with the permission (or at the request) of the client.
- The coach is the “facilitator” as the client explores their values and the behavior changes necessary to reach financial goals.

Six-Trauma Informed Core Principles Framework

The intersection of coaching and trauma-informed practices represents a powerful evolution in personal development, recognizing that many individuals carry unresolved experiences that influence their growth journey. Effective coaches who incorporate trauma-informed principles create safer spaces by emphasizing choice, transparency, and collaboration, while remaining acutely aware of how past experiences may shape current behaviors and responses. This integrated approach allows coaches to better support their clients' autonomy and resilience, helping them move forward while honoring their lived experiences and unique needs for safety and trust.



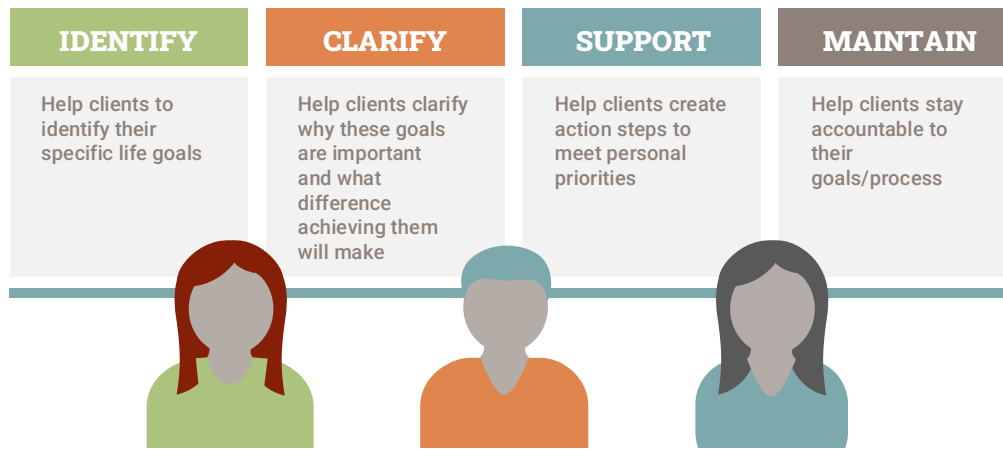
SOURCE: www.ttiinc.org/trauma-informed-care

Coaching Basics

- Coaching is a way of “being” with clients that supports them in taking charge of their (financial) lives.
- Coaching is an alliance to achieve client’s self-determined goals.
- Coaching is about recognizing the client’s power (not “empowering” them).

The Role of a Coach

Professional coaches, as defined by the International Coaching Federation, partner with clients in a thought-provoking and creative process that inspires them to maximize their personal and professional potential. A coach's role is to facilitate self-directed learning and growth through powerful questioning, active listening, and creating a safe space for exploration, while maintaining clear boundaries that distinguish coaching from therapy or counseling.



- Identify life goals and priorities
- Clarify importance
- Consider options
- Create action steps
- Support clients as they work toward goals
- Serve as a sounding board for clients
- Provide resources and referrals for clients
- Co-create ways to maintain motivation
- Invite accountability to their goals/process

Key Elements of Coaching

- Client-driven goal setting
- Understanding the client's situation, goals and values
- Collaboration to identify limiting beliefs
- Future orientation – focusing on progress
- Practice of new behaviors

The Coaching Conversation

The primary goal of a coaching conversation is to facilitate the client's journey toward greater self-awareness, clarity, and purposeful action through a collaborative dialogue that honors their wisdom and agency. Through this process, coaches support clients in identifying meaningful objectives, uncovering potential barriers, and developing actionable strategies that align with their values and aspirations.

The coaching conversation is...

- **Client entered** — the client leads the topic and pace of the conversation
- **Whole life oriented** — the client's day to day issues are considered in the context of their larger life goals

The Continuum of Financial Wellbeing

The Continuum of Financial Wellbeing represents a holistic framework that acknowledges financial health as a dynamic journey rather than a fixed destination, recognizing that individuals move through various stages from financial stress to resilience and ultimately to expansion. This continuum is crucial because it helps both coaches and clients understand that financial wellbeing encompasses more than just numbers on a balance sheet, including psychological, behavioral, and emotional aspects that influence how people interact with money and make financial decisions.



Education — building knowledge by a transfer of information. Generally, training will include budget, credit, debt, managing risk, and understanding investments.

Counseling — tends to be more advice oriented, need-driven and focused on a specific area or problem. Coaches work more on self-mastery as opposed to providing education/advice. Coaches employ interaction methods and techniques similar to counselors, but rely more heavily on direction from the client. The coach will always be focused on behavior change and skill building, whereas a counselor may focus more on helping a client through a specific issue.

Coaching — focused on the transformation of the client. The International Coaching Federation (ICF) defines coaching as partnering with clients in a thought-provoking and creative process that inspires them to maximize their personal and professional potential.

Planning — provides specialized expertise in creating comprehensive investment strategies, tax planning, and retirement solutions for their clients. They analyze a client's entire financial picture to develop detailed recommendations for investment portfolios, insurance needs, estate planning, and long-term wealth management.

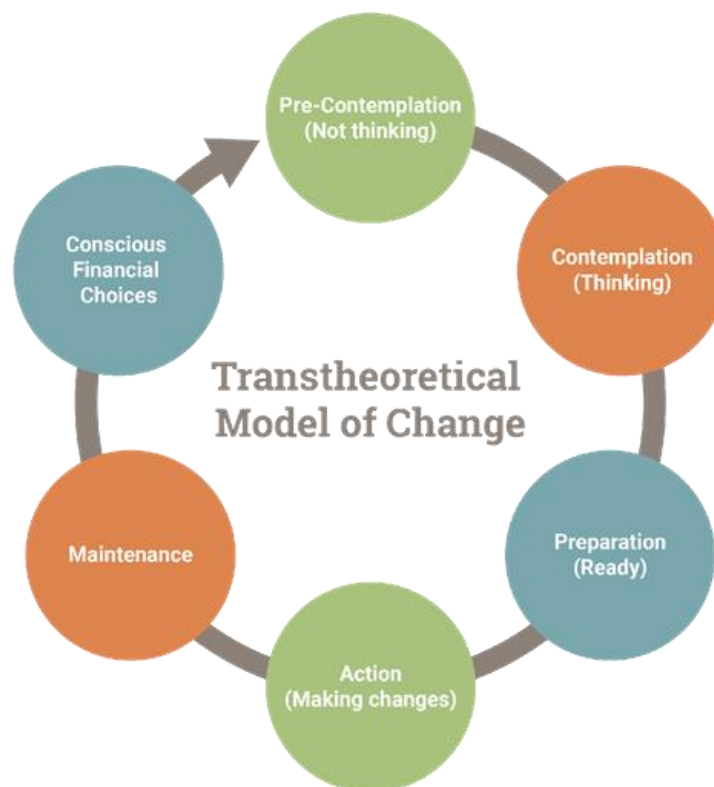
Therapy — integrates personal finance with mental health treatment to help people develop a healthier relationship with money and improve their financial wellbeing. Financial therapists may focus on diagnosis and treatment of financial disorders (e.g. financial trauma, anxiety, or compulsive behaviors).

The Stages of Change

The Transtheoretical Model (TTM) of Change is a behavioral framework that conceptualizes behavior change as a progression through five distinct stages: precontemplation, contemplation, preparation, action, and maintenance.

Developed by James Prochaska and Carlo DiClemente, TTM is an integrative, biopsychosocial model to conceptualize the process of intentional behavior change. Whereas other models of behavior change focus exclusively on certain dimensions of change (e.g. social or biological influences), the TTMC seeks to include and integrate key constructs from other theories into a comprehensive theory of change that can be applied to a variety of behaviors, populations, and settings – hence, the name transtheoretical.

In financial coaching, TTM provides a structured approach to understanding and supporting clients' readiness to change their financial behaviors. The model recognizes that behavior change is not a linear process but rather a dynamic one where individuals may move back and forth between stages.



The Four Core Skills of Coaching

The Four Core Skills of Coaching are empathetic listening, effective exploration, self-awareness and management, and intuition. These skills are interconnected and should be practiced as a symbiotic cycle. For example, the coach must listen well to be effective in exploring a client's goal.



Who Will You Be as a Financial Coach?

Some of my personal goals as a financial coaching professional include:



Core Skill: Empathetic Listening

Key Points of Empathetic Listening

Often the coach serves as a sounding board, reflecting back what the client says and exploring ideas to help the client define their course of action. In general the coach invites the client to think beyond the task or the goal and explore what is most important to them. The coach must be a fully present, empathetic listener in order to be an effective support to the client.

Approach each interaction with a “Beginner’s Mind.”

The ability to listen with a client’s goals in mind...

- ...helps the coach understand what is important to the client.
- ...helps the client explore deeply.
- ...helps the coach gain a better understanding of the client’s communication style.

The Five Levels of Listening

LEVEL 1: IGNORING

The lowest level occurs when you provide no attention to the speaker. As a coach, you might be distracted by other thoughts, checking notifications, or preparing your next question while your client is speaking. This sends a clear signal that you're not present with your client, potentially damaging trust and rapport.

Ask yourself: How often do I find myself mentally or physically disengaged when my client is speaking?

LEVEL 2: PRETEND LISTENING

This happens when you display outward signs of listening (nodding, saying "mm-hmm") but aren't mentally present. You might automatically respond with generic acknowledgments while your mind wanders to other topics. Clients can usually detect this superficial engagement through your lack of meaningful follow-up or disconnected responses.

Ask yourself: Do I catch myself giving automatic responses without processing what my client is actually saying?

LEVEL 3: SELECTIVE LISTENING

At this level, you tune in only when topics interest you or align with your perspective. You might engage deeply with certain parts of your client's narrative but disconnect when they discuss areas you find less compelling or that contradict your viewpoint. This inconsistent attention can make clients feel partially heard.

Ask yourself: Do I notice myself becoming more engaged with certain topics and disengaging from others during coaching conversations?

LEVEL 4: ATTENTIVE LISTENING

While you're fully present and focused on your client, your attention is primarily on formulating your response or evaluating what they're saying. Though appearing attentive, you're listening through the filter of your own experience and judgment, preparing to respond rather than truly understanding.

Ask yourself: How often am I thinking about my next question or response rather than fully absorbing my client's meaning?

LEVEL 5: EMPATHIC LISTENING

The highest form of listening occurs when you're completely present with your client, setting aside your own perspectives to fully enter their world. You approach each client conversation with fresh curiosity, even when discussing familiar topics. This requires discipline to see situations through your client's eyes rather than defaulting to your own experience or previous similar conversations.

Ask yourself: Can I consistently suspend my own perspective to fully understand my client's unique experience and meaning?

Adapted from "The Five Levels of Listening: How to Be a Better Listener" by Don Crawley

Self-Assessment: Empathetic Listening

Gauge your current level in this skill by rating yourself on each item using the following scale:

1 = Rarely/Never 2 = Sometimes 3 = Often 4 = Usually 5 = Almost Always/Always

1. I summarize points of agreement and disagreement when appropriate
Your Score: _____

2. I am aware of what others imply but do not say.
Your Score: _____

3. I am sensitive to what others are not saying.
Your Score: _____

4. I listen for more than just the spoken words.
Your Score: _____

5. I assure others that I will remember what they say.
Your Score: _____

6. I understand how others feel.
Your Score: _____

7. I show others that I am listening by my body language (e.g., head nods).
Your Score: _____

8. I assure others that I am receptive to their ideas.
Your Score: _____

9. I keep track of points others make,
Your Score: _____

10. I assure others that I am listening by using verbal acknowledgements.
Your Score: _____

11. I ask questions that show my understanding of others' positions.
Your Score: _____

TOTAL: _____

Scoring Guide:

49–55: Expert level listening skills aligned with ICF Core Competencies

40–48: Strong active listening with room for deepening presence and response

30–39: Developing listening capacity with growing awareness

20–29: Foundational listening with need for focused skill-building

11–19: Early stage listening skills needing intentional support and practice

Development Recommendations:

For scores 49–55:

- Focus on refining subtle listening cues and emotional tone
- Practice listening beyond the words to evoke deeper client awareness
- Consider mentoring or modeling listening for other coaches

For scores 40–48:

- Explore how your listening supports insight rather than solution-giving
- Use silence more strategically to allow reflection
- Practice listening for what's not being said

For scores 30–39:

- Reflect on your listening habits during sessions—what supports or distracts you?
- Practice summarizing and checking for accuracy with the client's meaning
- Study examples of presence and attunement in masterful coaching

For scores 20–29:

- Begin with core listening behaviors: tracking, paraphrasing, and pausing
- Work with a mentor or peer to strengthen in-the-moment attention
- Use ICF session recordings to analyze your listening patterns

For scores 11–19:

- Start with focused exercises in presence and nonjudgmental attention
- Practice reflecting key words or emotions without interpretation
- Build foundational trust in silence and client-led insight

Adapted from Bodie, G. D. (2011). The Active-Empathic Listening Scale (AELS): Conceptualization and evidence of validity with the interpersonal domain. Communication Quarterly, 59, 277–295.

Personal Reflection: Empathetic Listening

What is one way to embed this skill into your coaching practice and life?



Personal Action Plan: Empathetic Listening

Now make a specific plan to achieve it.



Core Skill: Effective Exploration

Key Points of Effective Exploration

Effective exploration (also known as evokes awareness) allows clients to think deeply about their situation and begin to create their own solutions.

- Be curious to enliven the dialogue
- Use powerful, open-ended questions to widen range of perspectives and options
- Use closed-ended questions strategically
- Ask a question...then be silent to allow the client to reflect and answer

Effective Exploration Starters:

1. "Tell me more about that..."
2. "Tell me what is important to you..."
3. "Tell me what is exciting to you about this..."
4. "Let's explore the opportunity here...describe the challenges you see on the horizon."
5. "Describe a successful outcome."
6. "Let's brainstorm some possible solutions."
7. "Let's think about what kind of support you need to accomplish this goal, task (etc.)."

Self-Assessment: Effective Exploration

Gauge your current level in this skill by rating yourself on each item using the following scale:

1 = Rarely/Never 2 = Sometimes 3 = Often 4 = Usually 5 = Almost Always/Always

1. I ask clear, direct questions that are free from unnecessary complexity or multiple parts.

Your Score: _____

2. My questions challenge assumptions and invite deeper reflection rather than leading to simple yes/no answers.

Your Score: _____

3. I formulate questions based on active listening and my client's context rather than following a predetermined agenda.

Your Score: _____

4. My questions help clients gain new insights and perspectives that lead to meaningful awareness or action.

Your Score: _____

5. I allow sufficient space after asking questions and resist the urge to fill silence or rephrase immediately.

Your Score: _____

TOTAL: _____

Scoring Guide:

20-25: Expert level questioning skills aligned with ICF standards

15-19: Strong questioning abilities with room for refinement

10-14: Developing questioning skills with clear areas for growth

5-9: Foundational level requiring focused development

Development Recommendations:

For scores 20-25:

- Focus on mastering nuanced timing and maintaining consistency
- Experiment with even more challenging questions
- Consider mentoring others in questioning techniques

For scores 15-19:

- Practice allowing more silence after questions
- Work on crafting questions that challenge assumptions
- Record coaching sessions to analyze question patterns

For scores 10-14:

- Study examples of powerful questions from experienced coaches
- Practice converting closed questions to open ones
- Focus on removing leading or judgmental elements from questions

For scores 5-9:

- Start with basic open-ended question structures
- Work with a mentor to develop questioning skills
- Practice active listening as a foundation for better questioning

Personal Reflection: Effective Exploration

What is one way to embed this skill into your coaching practice and life?

A large, solid green rectangular box intended for the user to write their reflection on how to embed the skill into their coaching practice and life.

Personal Action Plan: Effective Exploration

Now make a specific plan to achieve it.

A large, solid green rectangular box intended for the user to write their specific action plan to achieve the goal.

Core Skill: Self Awareness & Management

Key Points of Self Awareness & Management

Self-awareness involves maintaining a mindful presence of your own emotions, biases, and energy during coaching sessions, recognizing how these internal states might impact your coaching effectiveness. Self-management builds on this awareness by actively regulating these elements — maintaining professional boundaries, staying present despite distractions, managing personal triggers, and ensuring that your own perspectives don't influence the client's journey.

Together, these competencies enable coaches to create a safe, neutral space where clients can explore their challenges without the coach's personal filters interfering. Masterful coaches continuously develop these skills through regular reflection, feedback, and professional development, understanding that their own emotional regulation directly impacts their ability to facilitate transformative change in clients.

Reflections:

1. When you notice strong emotions arising during a coaching session, what specific practices help you acknowledge these feelings while maintaining professional presence?
2. What personal triggers or biases have you identified that might impact your coaching, and how do you recognize when they're influencing your approach?
3. How do you distinguish between intuitive insights that serve your client versus projections of your own experiences or perspectives?
4. In what ways do your self-care practices outside of coaching sessions directly impact your ability to maintain effective self-management with clients?
5. Think of a recent challenging coaching interaction—what did you notice about your internal dialogue, and how might greater self-awareness have changed your response?

Self-Assessment: Self Awareness & Management

Gauge your current level in this skill by rating yourself on each item using the following scale:

1 = Rarely/Never 2 = Sometimes 3 = Often 4 = Usually 5 = Almost Always/Always

1. I maintain awareness of my own emotions during coaching sessions and prevent them from influencing my coaching presence.

Your Score: _____

2. I maintain clear professional boundaries with clients and manage the coaching relationship effectively without becoming overly involved.

Your Score: _____

3. I recognize my personal biases, assumptions, and triggers, and prevent them from interfering with the coaching process.

Your Score: _____

4. I remain fully present and focused during coaching sessions, managing external distractions and internal thoughts effectively.

Your Score: _____

5. I regularly reflect on my coaching practice, seek feedback, and engage in continuous learning to improve my self-management skills. Your

Score: _____

TOTAL: _____

Scoring Guide:

20-25: Exemplary self-management aligned with ICF standards

15-19: Strong self-management with opportunities for enhancement

10-14: Developing self-management skills with clear areas for growth

5-9: Foundational level requiring focused development

Development Recommendations:

For scores 20-25:

- Develop advanced mindfulness practices for maintaining presence
- Mentor others in self-management techniques
- Explore subtle aspects of emotional intelligence in coaching
- Document best practices for managing challenging situations

For scores 15-19:

- Implement regular reflection practices
- Seek peer supervision for challenging cases
- Develop specific strategies for managing trigger situations
- Create a structured self-care plan to maintain emotional balance

For scores 10-14:

- Establish basic mindfulness practices
- Work with a mentor on boundary-setting
- Keep a coaching journal for self-reflection
- Practice emotional awareness exercises
- Participate in peer coaching groups

For scores 5-9:

- Focus on foundational emotional intelligence skills
- Develop a basic self-care routine
- Study ICF ethics and boundary guidelines
- Seek regular supervision
- Practice basic presence exercises

Personal Reflection: Self Awareness & Management

What is one way to embed this skill into your coaching practice and life?



Personal Action Plan: Self Awareness & Management

Now make a specific plan to achieve it.



Core Skill: Intuition

Key Points of Intuition

Intuition is the capacity to understand or sense something about a client's situation without conscious reasoning. It emerges from a blend of experience, present-moment awareness, and deep attunement to both verbal and non-verbal aspects of client communication. Unlike personal intuition, coaching intuition is grounded in professional competencies and ethics, always used in service of the client's agenda.

Using our intuition in coaching includes...

- Listening to what is not being said (what's below the surface?)
- Deep understanding of the underlying point, feeling, or concern without the client actually speaking it
- Our "impressions" of what the person is saying
- Distilling all of the information we bring, what the client says and what we notice

Areas for Reflection on Your Intuition:

1. Somatic Awareness

How do you experience intuition in your body?

What physical sensations typically accompany accurate intuitive insights?

2. Pattern Recognition

How do you distinguish between pattern recognition and assumptions?

What types of patterns do you most commonly notice?

3. Expression Methods

What language do you use to express intuitive insights?

How do you frame intuitive observations to make them most useful?

4. Trust Development

What helps you trust your intuition more?

How do you validate your intuitive insights?

5. Integration

How do you combine intuition with other coaching competencies?

What role does intuition play in your overall coaching approach?

Practice Intuition Exercises:

1. After each coaching session, note:

- Moments when you felt intuitive insights
- Whether you shared them
- The impact when shared
- What helped or hindered your intuitive flow

2. Regular practice:

- Daily mindfulness meditation
- Body scanning exercises
- Pattern recognition activities
- Intuition journaling
- Energy awareness practices

Some ways I notice when my intuition is speaking to me are:



Self-Assessment: Intuition

Gauge your current level in this skill by rating yourself on each item using the following scale:

1 = Rarely/Never 2 = Sometimes 3 = Often 4 = Usually 5 = Almost Always/Always

1. I notice subtle patterns, non-verbal cues, and energy shifts in my client's communication and behavior during coaching sessions.
Your Score: _____
2. I trust my intuitive insights and can express them appropriately to serve the client's awareness and growth.
Your Score: _____
3. I can distinguish between my personal projections and genuine intuitive insights about my client's situation.
Your Score: _____
4. I choose appropriate moments to share intuitive observations and express them in ways that clients can receive and explore.
Your Score: _____
5. I effectively integrate intuitive insights with other coaching competencies to deepen learning and forward action.
Your Score: _____

TOTAL: _____

Scoring Guide:

20-25: Masterful intuitive coaching abilities aligned with ICF standards

15-19: Strong intuitive abilities with room for refinement

10-14: Developing intuitive skills with clear areas for growth

5-9: Foundational level requiring focused development

Development Recommendations:

For scores 20-25:

- Explore advanced somatic awareness practices
- Mentor others in developing intuitive abilities
- Document patterns of successful intuitive interventions
- Practice with complex client situations
- Develop innovative ways to articulate intuitive insights

For scores 15-19:

- Keep an intuition journal to track accuracy
- Practice different ways of expressing intuitive insights
- Work with a mentor on challenging cases
- Develop deeper understanding of somatic markers
- Study diverse cultural expressions of intuition

For scores 10-14:

- Practice basic mindfulness and body awareness
- Record coaching sessions to review intuitive moments
- Work with peer coaches to discuss intuitive hits
- Study the difference between projection and intuition
- Develop a framework for validating intuitive insights

For scores 5-9:

- Focus on developing present-moment awareness
- Practice basic observation skills
- Study examples of effective intuitive interventions
- Work with a mentor to build confidence
- Start a simple intuition-tracking practice

Personal Reflection: Intuition

What is one way to embed this skill into your coaching practice and life?



Personal Action Plan: Intuition

Now make a specific plan to achieve it.



The Coaching Engagement

Steps of the Coaching Engagement



Step of the Engagement: Establishing Agreement

Establishing a clear coaching agreement is foundational to effective coaching, providing both coach and client with a mutual understanding of expectations, boundaries, and desired outcomes. According to the International Coaching Federation (ICF), the process involves partnering with the client to identify what they want to accomplish in the session, defining measures of success, establishing what is and isn't possible within the coaching relationship, and ensuring alignment between the client's goals and the overall coaching plan.

Once you and the client have agreed to work together (coaching contract is established) you begin to establish the foundation for the relationship and to set a tone of mutual responsibility for both partners. Develop your introduction and talking points that describes the process and how you will work together.

The Primary Focus of this Step

Provide context for the relationship — what is your role as a coach?

Define what the coach will need from the client — honesty, open to change, and follow-through on agreements

Define what the client can expect from the Coach — listening, facilitation, accountability

Define the client's role — actively participate in the relationship, what are the expectations?

Seek agreement — both agree to move forward with the relationship

Beginning the relationship with clear expectations provides foundation for a trusting engagement.

EXPECTATIONS OF THE COACH

- Maintaining confidentiality throughout the coaching relationship
- Providing a safe, supportive, and judgment-free environment
- Remaining present and fully engaged during coaching conversations
- Asking powerful questions that inspire new insights
- Challenging assumptions and offering different perspectives
- Inviting accountability to their commitments
- Focusing on the client's agenda rather than the coach's
- Demonstrating professional boundaries and ethical conduct
- Providing honest, constructive feedback
- Adapting coaching approaches to suit the client's learning style and needs

EXPECTATIONS OF THE CLIENT

- Clarity on what they want to achieve from the coaching relationship
- Understanding their role in the coaching process
- Commitment to the actions and strategies developed during coaching
- Openness to feedback and challenging perspectives
- Responsibility for their own progress and results
- Honesty about what's working and what's not working
- Communication about any changes in goals or priorities

Key Elements of Effective Agreements

1. Clear Expectations

Roles and responsibilities	Session structure and timing
Communication between sessions	Cancellation policies

2. Professional Boundaries

Scope of coaching	Confidentiality terms
Ethics and standards	Referral processes

3. Success Measures

Goal definition	Progress tracking
Feedback mechanisms	Evaluation criteria

4. Practical Logistics

Session frequency	Duration
Payment terms	Technology requirements

5. Review Process

Regular check-ins	Agreement updates
Progress evaluation	Relationship conclusion

Designing the Conversation

1. Describe your role as the coach

Scope

Approach

Boundaries

Expectations

2. Ask

What conditions need to be in place for us to work together effectively?

What are the potential obstacles?

3. Gain Agreement

Sample Script

(INTRODUCTION) Thanks for meeting me today.

(CONTEXT) Coaching is intended to support you in defining your vision for the future, exploring what is important to you and creating an action and implementation strategy to support your journey. We will work together to set or clarify your financial goals, look at what is important to you and what it would mean to you to reach these goals.

(STATE WHAT YOU WILL DO) Together we will create a financial roadmap that is in alignment with what is really important to you. We will have personal, confidential conversations about you, your situation, and your goals.

(GAIN AGREEMENT) How does this sound to you?

(FIND OUT WHAT YOUR CLIENT NEEDS/WILL DO) What would you like to get out of this relationship/ meeting? What do you need from me so our relationship works for you?

(GAIN AGREEMENT) Alright. Then I'll be listening and asking questions and you will be providing honest and complete answers. That way our time together will provide you the most benefit.

(PERMISSION TO MOVE FORWARD) Are we ready to get started?

Self-Assessment: Establishing Agreement

Gauge your current level in this skill by rating yourself on each item using the following scale:

1 = Rarely/Never 2 = Sometimes 3 = Often 4 = Usually 5 = Almost Always/Always

1. I clearly explain and establish mutual expectations, roles, and responsibilities at the beginning of the coaching relationship.
Your Score: _____
2. I effectively discuss and align on session logistics, boundaries, and processes, including time management and confidentiality.
Your Score: _____
3. I help clients articulate clear, specific outcomes for both the overall coaching relationship and individual sessions.
Your Score: _____
4. I maintain clear boundaries about what is and isn't part of the coaching relationship, including ethical considerations and limitations.
Your Score: _____
5. I regularly review and update coaching agreements as the relationship evolves, ensuring continued alignment with client needs.
Your Score: _____

TOTAL: _____

Scoring Guide:

20-25: Expert level agreement-setting aligned with ICF standards

15-19: Strong agreement-setting abilities with room for refinement

10-14: Developing skills with clear areas for growth

5-9: Foundational level requiring focused development

Development Recommendations:

For scores 20-25:

- Develop more sophisticated approaches for complex coaching relationships
- Create templates for different types of coaching agreements
- Mentor others in agreement-setting
- Document best practices for agreement evolution

For scores 15-19:

- Practice handling challenging agreement scenarios
- Refine methods for agreement reviews
- Develop better documentation processes
- Work on flexibility in agreement adaptation

For scores 10-14:

- Study ICF ethics and standards thoroughly
- Practice clear communication of boundaries
- Work with a mentor on agreement structures
- Develop basic templates for agreements

For scores 5-9:

- Focus on basic agreement components
- Study example coaching agreements
- Practice explaining coaching parameters
- Work on clear communication skills

Personal Action Plan: Establishing Agreement

What are some ways you will develop your proficiency in facilitating this step of the Coaching Engagement?



Step of the Engagement: Discovery

In order to support long-term behavior change, it is important to facilitate a conversation to identify the values that drive the client's financial goals. Before a client can set his/her goals they will first need to decide what is important to them. What are the values that inspire the goal?

Example Values Dialogue

Client: "I want to save for my child's college education."

Coach: "What is important about that?"

Client: "No one was able to help me go to college and I want her to have a good education."

Coach: "What would it mean to you for your daughter to have a good education?"

Client: "She would be able to choose her career and wouldn't have to struggle."

Coach: "So is there a word you could use to describe her life if she were able to have a college education?"

Client: "Freedom."

Coach: "So how would you describe the underlying value of college education?"

Client: "I believe that education is the key to achieving a life of freedom and I want my daughter to have a quality education that will give her the opportunity to choose a career that she is happy with."

The Primary Focus of this Step

- Coach creates the space for the client to explore
- Coach asks questions to facilitate client's understanding of their desired outcome
- Explores interrelated factors and impact on goal achievement
- Client's "hear themselves" discover what matters most
- Identify opportunities and obstacles

Forward the action by asking the client to account for their actions or inaction without judgment. It is important to recognize that there is learning in the absence of action as well.

Key Areas to Monitor

1. Question Quality

Depth of exploration
Forward movement
Pattern recognition

Clarity and conciseness
Assumption testing

2. Client Engagement

Level of reflection
New awareness
Willingness to explore

Depth of sharing
Energy and enthusiasm

3. Process Management

Time efficiency
Depth vs. breadth
Connection to goals

Focus maintenance
Forward movement

4. Outcome Clarity

Goal articulation
Resource identification
Commitment level

Success measures
Action orientation

Practice Focus Areas

1. Questioning Skills

Open-ended exploration
Assumption testing
Future focus

Follow-up depth
Pattern recognition

2. Listening Skills

Active listening
Energy awareness
Underlying themes

Pattern detection
Non-verbal cues

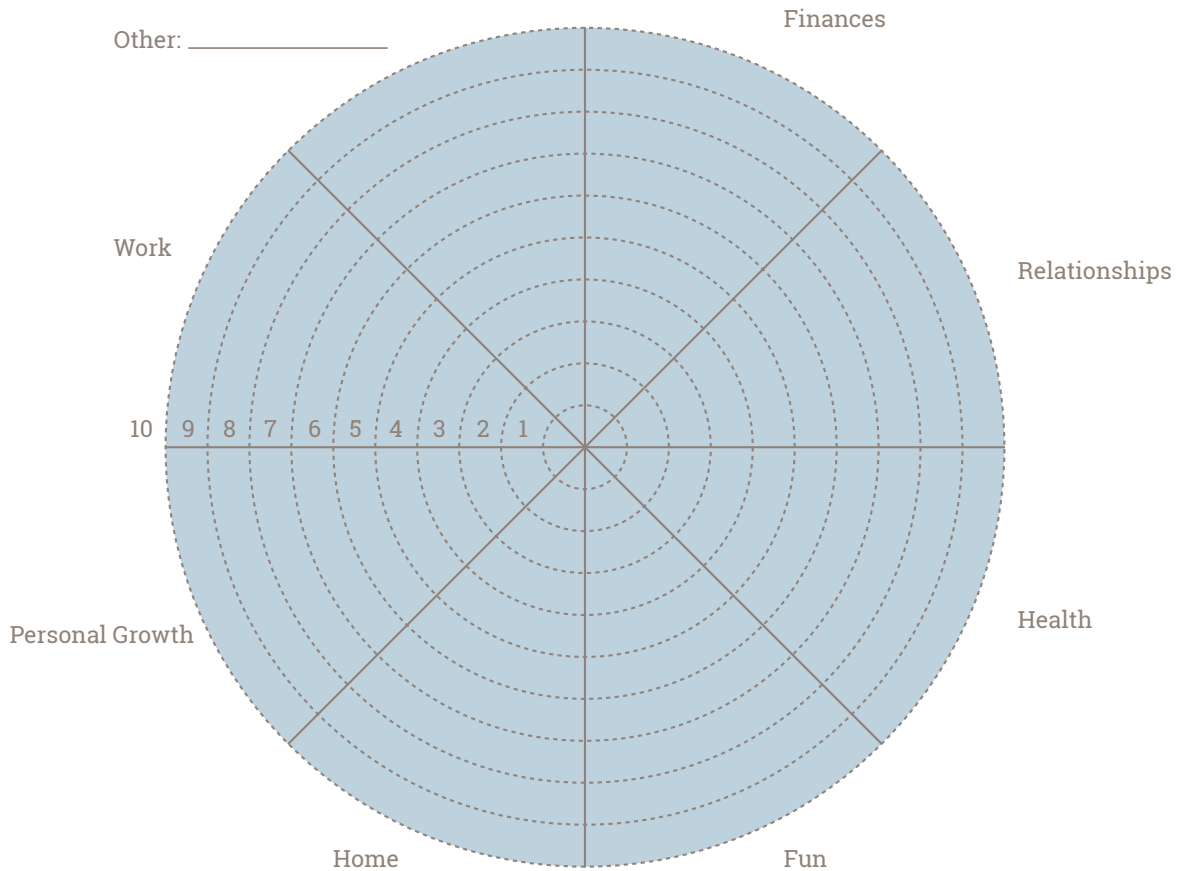
3. Process Skills

Time management
Energy management
Depth calibration

Focus maintenance
Forward movement

Discovery Tool: The Wheel of Life

The Wheel of Life encourages participants to view their life comprehensively, considering multiple key areas. This holistic perspective helps identify how these areas interact and affect overall life balance.



KEY LIFE AREAS:

Finances:

Reflects financial security and management.

Relationships:

Encompasses family, friends, and romantic partnerships.

Health:

Includes physical, mental, and emotional health.

Fun:

Covers leisure, recreation, and hobbies.

Home Environment:

Pertains to the living situation and how conducive it is to well-being.

Personal Growth:

Concerns learning, self-improvement, and spiritual development.

Work:

Involves career satisfaction, work environment, and professional growth.

Self-Assessment: Discovery

Gauge your current level in this skill by rating yourself on each item using the following scale:

1 = Rarely/Never 2 = Sometimes 3 = Often 4 = Usually 5 = Almost Always/Always

1. I skillfully use open-ended questions and curiosity to help clients explore their situation deeply, going beyond surface-level presentations.
Your Score: _____
2. I gather comprehensive information about the client's context, including relevant background, systems, relationships, and resources.
Your Score: _____
3. I help clients identify recurring patterns, themes, and connections in their situation that may impact their goals.
Your Score: _____
4. I effectively surface and test client assumptions, beliefs, and mental models that may be influencing their perspective.
Your Score: _____
5. I guide clients in exploring desired outcomes and possibilities while maintaining connection to current reality.
Your Score: _____

TOTAL: _____

Scoring Guide:

20-25: Masterful discovery skills aligned with ICF standards

15-19: Strong discovery abilities with room for refinement

10-14: Developing discovery skills with clear areas for growth

5-9: Foundational level requiring focused development

Development Recommendations:

For scores 20-25:

- Master advanced discovery techniques
- Develop innovative approaches to pattern recognition
- Create frameworks for complex situation analysis
- Mentor others in discovery processes
- Document best practices for challenging scenarios

For scores 15-19:

- Refine questioning techniques
- Practice deeper pattern recognition
- Develop stronger systems thinking
- Enhance assumption testing skills
- Work on balance between depth and forward movement

For scores 10-14:

- Study different questioning frameworks
- Practice active listening skills
- Work with a mentor on discovery techniques
- Develop basic pattern recognition skills
- Learn foundational systems thinking

For scores 5-9:

- Focus on basic questioning skills
- Study example discovery sessions
- Practice active listening fundamentals
- Learn basic coaching frameworks
- Work on presence and curiosity

Personal Action Plan: Discovery

What are some ways you will develop your proficiency in facilitating this step of the Coaching Engagement?



Step of the Engagement: Action Planning

In coaching, action planning is more than a series of steps to take towards a goal, it is also about aligning those steps with the client's values and priorities.

The Primary Focus of this Step

- Connect the concept of having a plan with no action - what is the result?
- How can a plan without action impact our (and our client's) self-perception?

IMPORTANT TIPS:

Establish Clear Goals

The coach collaborates with the client to define goals in a way that is actionable and measurable. This increases clarity and alignment between coach and client regarding the objectives of the coaching relationship.

Explore Options and Strategies

Explore various options and strategies to achieve their goals. This fosters creativity, critical thinking, and self-awareness, empowering the client to identify the most effective course of action.

Identify Resources and Support

Acknowledge strengths, values, and available resources that can contribute to goal attainment. This awareness-building process helps the client leverage their existing assets and access additional support when needed.

Develop Action Steps:

Co-create a series of action steps that outline specific tasks and milestones toward goal achievement. These action steps are realistic, manageable, and aligned with the client's objectives, focused on progress and momentum, and self-reflection.

Monitor Progress and Accountability

Tracking their progress, celebrating successes, and addressing any obstacles or setbacks that may arise. Invites accountability for their commitments and providing feedback and encouragement, the coach fosters accountability and momentum towards goal attainment.

Key Elements to Consider

1. Plan Structure

Clear objectives
Realistic timelines
Success measures

Specific action steps
Resource requirements

2. Client Ownership

Autonomy in planning
Personal motivation
Follow-through capability

Commitment level
Initiative taking

3. Support Systems

Available resources
Support networks
Learning requirements

Accountability measures
Environmental factors

4. Risk Management

Potential obstacles
Early warning signs
Recovery strategies

Contingency plans
Course corrections

Best Practices

1. Goal Setting

Ensure alignment with values
Set realistic timelines
Maintain motivation

Break down large goals
Define clear measures

2. Resource Planning

Identify available resources
Plan resource acquisition
Leverage strengths

Map support systems
Consider constraints

3. Accountability

Design appropriate measures
Create progress tracking
Manage setbacks

Set check-in points
Plan celebrations

Self-Assessment: Action Planning

Gauge your current level in this skill by rating yourself on each item using the following scale:

1 = Rarely/Never 2 = Sometimes 3 = Often 4 = Usually 5 = Almost Always/Always

1. I help clients create action plans that directly align with their stated goals and values while maintaining their autonomy in the planning process.

Your Score: _____

2. I help clients break down their goals into concrete, measurable steps with clear timelines and success indicators.

Your Score: _____

3. I help clients identify and leverage available resources, support systems, and strengths in their action planning.

Your Score: _____

4. I work with clients to identify potential obstacles and develop contingency plans while maintaining momentum and confidence.

Your Score: _____

5. I collaborate with clients to create effective accountability measures that support their follow-through while fostering ownership.

Your Score: _____

TOTAL: _____

Scoring Guide:

20-25: Masterful action planning skills aligned with ICF standards

15-19: Strong action planning abilities with room for refinement

10-14: Developing planning skills with clear areas for growth

5-9: Foundational level requiring focused development

Development Recommendations:

For scores 20-25:

- Develop innovative accountability structures
- Create frameworks for complex goal achievement
- Master obstacle anticipation techniques
- Mentor others in action planning
- Document best practices for challenging scenarios

For scores 15-19:

- Refine goal breakdown techniques
- Enhance obstacle anticipation abilities
- Develop more effective accountability measures
- Practice resource identification techniques
- Work on balancing support and challenge

For scores 10-14:

- Study basic action planning frameworks
- Practice effective goal structuring
- Work with a mentor on planning techniques
- Develop basic accountability structures
- Learn fundamental obstacle management

For scores 5-9:

- Focus on basic goal-setting skills
- Study example action plans
- Practice simple accountability measures
- Learn basic planning frameworks
- Work on client empowerment

Personal Action Plan: Establishing Agreement

What are some ways you will develop your proficiency in facilitating this step of the Coaching Engagement?



Step of the Engagement: Accountability

Accountability in coaching serves as a powerful catalyst for personal and professional growth by establishing a structured framework where individuals commit to their goals and regularly track their progress. While consistent check-ins and progress tracking can create positive pressure, the most effective accountability is usually defined by the client and may or may not include the coach. The accountability relationship between the coach and client can provide an opportunity for coaches to offer timely support, adjust strategies when needed, and celebrate successes, ultimately helping clients develop stronger self-discipline and commitment to their own development. The coach INVITES accountability.

The Primary Focus of this Step:

- Accountability begins with establishing clear agreements
- Identify what the client will do, track actions taken, celebrate successes, and address any obstacles or setbacks.
- Evaluate the effectiveness of strategies and adjust them as needed.
- Clients reflect on their progress, identify lessons learned, and adapt their actions.

Periodically review the client's initial Financial Wheel to evaluate if progress still aligns or create a new wheel with different topics if priorities have shifted.

The Three Keywords

This accountability framework is designed to facilitate set clear, actionable goals. By using these three keywords (to spark three key questions), coaches can guide their clients to define precise actions, deadlines, and proof of accomplishment, enhancing the effectiveness of their coaching or consulting engagements.

WHAT — What will you do?

The action should be concrete and directly aligned with their broader objectives.

WHEN — When will you do it?

Commit to a specific timeline or deadline for completing the action.
This promotes a sense of urgency and clarity.

WHO — Who will support accountability?

The coach MAY be the client's accountability partner and this should be discussed and agreed rather than assumed or required.

Accountability decisions are co-created with the client and the coach and might involve tracking, providing progress updates, or follow-up discussions.

Key Elements to Monitor

1. Client Engagement

Ownership level
Response to challenge
Self-directed accountability

Follow-through patterns
Learning integration

2. Progress Measures

Action completion
Learning integration
Momentum maintenance

Goal advancement
Behavior change

3. Support Balance

Challenge level
Partnership quality
Trust maintenance

Support effectiveness
Autonomy development

4. Learning Integration

Success recognition
Pattern awareness
Growth mindset

Setback learning
Strategy adjustment

Best Practices

1. Progress Review

Regular check-ins
Objective feedback
Learning emphasis

Clear metrics
Forward focus

2. Challenge Approach

Respectful directness
Partnership maintenance
Trust building

Evidence-based discussion
Growth orientation

3. Celebration Methods

Achievement recognition
Confidence building
Future motivation

Learning extraction
Momentum maintenance

Self-Assessment: Accountability

Gauge your current level in this skill by rating yourself on each item using the following scale:

1 = Rarely/Never 2 = Sometimes 3 = Often 4 = Usually 5 = Almost Always/Always

1. I partner with clients to track their progress and commitments while maintaining their ownership of actions and outcomes.
Your Score: _____
2. I appropriately challenge clients on gaps between planned actions and actual behaviors while maintaining trust and partnership.
Your Score: _____
3. I encourage clients to recognize and celebrate their successes while extracting learning from both achievements and setbacks.
Your Score: _____
4. I support clients in adjusting their plans and approaches based on experience and learning, maintaining forward momentum.
Your Score: _____
5. I foster client autonomy in accountability while providing appropriate support and partnership in the process.
Your Score: _____

TOTAL: _____

Scoring Guide:

20-25: Masterful accountability skills aligned with ICF standards

15-19: Strong accountability abilities with room for refinement

10-14: Developing accountability skills with clear areas for growth

5-9: Foundational level requiring focused development

Development Recommendations:

For scores 20-25:

- Develop innovative accountability structures
- Create frameworks for complex accountability situations
- Master the balance of support and challenge
- Mentor others in accountability practices
- Document best practices for challenging scenarios

For scores 15-19:

- Refine methods for progress tracking
- Enhance skills in supportive challenging
- Develop more effective celebration practices
- Practice adjustment facilitation
- Work on empowering client responsibility

For scores 10-14:

- Study basic accountability frameworks
- Practice supportive challenging techniques
- Work with a mentor on accountability skills
- Develop basic progress tracking methods
- Learn fundamental celebration practices

For scores 5-9:

- Focus on basic accountability principles
- Study example accountability structures
- Practice basic progress tracking
- Learn supportive communication
- Work on partnership building

Personal Action Plan: Accountability

What are some ways you will develop your proficiency in facilitating this step of the Coaching Engagement?



Step of the Engagement: Ending the Relationship

The plan to end the coaching relationship starts at the beginning of the coaching engagement. Discuss the planned engagement in its entirety, exploring the definition of success. Plan for a potential “dropout” by discussing options and ways to address ambivalence. Honor the client’s choice to end the relationship even if the agreed upon number of sessions hasn’t been completed. Remember to celebrate success then identify next steps.

Achieving Your Vision as a Coach

What’s On Your Plate?

This brief exercise helps you, as a financial coach, assess your current life commitments and capacity before working with clients on their financial journeys.

STEP 1: DRAW YOUR PLATE

On a piece of paper, draw a large circle representing your plate. Inside this circle, write or sketch:

1. Professional responsibilities (coaching, other work, professional development)
2. Personal commitments (family, relationships, health)
3. Community involvement and volunteer work
4. Self-care practices and leisure activities
5. Current major projects or goals

Some examples you might choose are below, be sure to add your own.

- Fun/personal enjoyment — family fun, time with friends, attending church, hobbies, volunteer activities
- Home/family — house chores, parenting, managing family schedules, paying bills
- Work — work activities, commute time, training or educational activities

STEP 2: ASSESS YOUR PLATE

Mark each item using:

- H/M/L for energy required
- ✓ for items that energize you
- ↓ for items that drain you
- T for temporary commitments
- O for ongoing commitments

STEP 3: REFLECT

Ask yourself:

- How full is my plate right now? Is it sustainable?
- Which areas of my life might impact my effectiveness as a coach?
- Where might I need to set boundaries to maintain coaching quality?
- What personal experiences might create either empathy or bias when coaching clients?
- What's one area where my plate might need rebalancing to better serve clients?

STEP 4: ONE ACTION STEP

Identify one specific boundary or adjustment you can implement this week to ensure you have the capacity to coach effectively. Remember, maintaining awareness of your own life capacity helps you coach authentically while preserving your wellbeing and professional effectiveness.

STEP : FLIP YOUR PLATE

Now use the back of the plate to show the things and people that support you in your life. Consider the areas of life you have listed on the front side. Who or what supports that area of your plate? How do you take care of yourself?

Some examples you might choose are below, be sure to add your own:

- Time with family or friends
- Being outdoors
- Playing games
- Other hobbies such as puzzles or crafts

Now, take one more look at your plate. Ask yourself:

- What stood out to you as you completed your plate?
- What would you like to explore further?
- What would happen if you changed your plate?

The Journey Continues

Remember that mastering the art of coaching is not a destination but a continuous journey of growth and discovery. Each conversation you have, each challenge you navigate, and each breakthrough you witness adds another layer to your coaching practice.

The tools and frameworks shared here are not rigid rules, but rather stepping stones on your path. As you develop your own style, you'll find yourself naturally adapting and combining these approaches in ways that authentically serve both you and those you coach.

Remember that great coaching emerges from a place of genuine curiosity and deep presence. In those moments when you feel uncertain, return to the fundamentals: listen deeply, ask powerful questions, and trust in the wisdom and potential that exists within each person you coach.

Your growth as a coach will mirror the growth you inspire in others. There will be moments of doubt and moments of profound insight. Embrace them all. Each interaction is an opportunity to learn, to refine your craft, and to deepen your understanding of human potential.

As you move forward from here, consider:

- What unique strengths do you bring to your coaching practice?
- How will you continue to nurture your development as a coach?
- What impact do you want to have through your coaching journey?

The skills you've explored in this toolkit are just the beginning. Your experience, reflection, and continued learning will shape the coach you become. Trust in this process of evolution.

May your coaching journey be filled with meaningful connections, transformative conversations, and the joy of witnessing others step into their full potential. The path ahead is yours to explore.

"In every human being there is a spark that can light the next great fire."
— Keep this flame alive through your coaching practice.

Awareness Practices

Awareness Practice: 5-4-3-2-1

This practice is a simple yet effective mindfulness exercise that helps connect you more deeply with your immediate environment, sharpening your senses and grounding you in the present moment.

1. **Find a Comfortable Space:** Begin by finding a quiet and comfortable space where you can sit or stand without interruptions. Allow yourself to be in a relaxed posture.
2. **Start with Deep Breathing:** Close your eyes briefly and take a few deep breaths to center yourself. Inhale slowly through your nose and exhale through your mouth. After a few breaths, open your eyes, ready to engage with your surroundings.
3. **See — Notice 5 Things:** Look around your environment and identify five things you can see. Try to pick items you usually wouldn't notice. Pay attention to their colors, shapes, and textures.
4. **Touch — Feel 4 Things:** Touch four objects within your reach. Notice the texture, temperature, and weight. Is it smooth or rough? Warm or cool? This helps bring awareness to the sense of touch and how objects differ.
5. **Hear — Listen to 3 Sounds:** Close your eyes again and listen carefully. Identify three distinct sounds you can hear. It might be the distant traffic, the hum of an appliance, or birds chirping. Focus on the quality and layers of these sounds.
6. **Smell — Detect 2 Aromas:** Focus on your sense of smell. Identify two different smells available in your environment. It could be the scent of your coffee, a perfume, or the fresh air coming through a window.
7. **Taste — Recognize 1 Flavor:** Finally, focus on one thing you can taste. It could be the lingering flavor of a meal, gum, or just the taste of your mouth currently.
8. **Reflect and Breathe:** Take a moment to breathe deeply and think about the experience of each sense. How did each step make you feel? Did you notice anything new or surprising?
9. **Conclude the Practice:** Finish your practice with a few more deep breaths, appreciating the heightened awareness of your surroundings. When you're ready, proceed with your day with a renewed sense of mindfulness.

Awareness Practice: Body Scan

This body scan is designed to be simple and soothing, helping you to reduce stress, improve your focus, and enhance your overall sense of well-being.

1. **Find a Comfortable Position:** Begin by finding a comfortable place to sit or lie down. If you're sitting, keep your back straight but not stiff; if lying down, place your arms slightly apart from your body with palms facing up.
2. **Close Your Eyes and Breathe:** Gently close your eyes and take a few deep breaths to start the relaxation process. Inhale slowly through your nose, hold for a few seconds, and exhale slowly through your mouth. Allow any tension to melt away with each exhale.
3. **Focus on Your Feet:** Start the body scan by bringing your attention to your feet. Notice any sensations you feel—warmth, coolness, tingling, or maybe nothing at all. Spend about a minute here.
4. **Gradually Move Upwards:** Slowly move your focus up to your ankles, calves, knees, and thighs. Observe any sensations or discomforts. Remember to breathe deeply and evenly as you shift your attention from one part to the next.
5. **Continue to Your Lower Back and Abdomen:** Bring your awareness to your lower back and abdomen. Feel your abdomen rise and fall with each breath. Notice if you feel any tension in your back and try to relax those areas with each exhale.
6. **Scan Your Upper Body:** Move to your chest and shoulders. Many people hold stress in their shoulders, so take a moment to consciously relax them. Observe how your chest expands with each breath.
7. **Notice Your Arms, Hands, and Fingers:** Let your attention travel down each arm to your hands and fingers. Experience any sensations there. If your hands feel tense, consciously release that tension.
8. **Focus on Your Neck, Face, and Head:** Continue to your neck, and then to each part of your face: your jaw, mouth, nose, eyes, forehead, and the top of your head. Relax each area and smooth out any frowns or tightness.
9. **Pause and Breathe:** Once you have scanned your whole body, take a few moments to feel your entire body as a whole. Enjoy the sensation of calm and the feeling of having released tension.
10. **Gently End the Practice:** Take a few deep breaths, and when you're ready, slowly open your eyes. Stretch gently if you feel the need, and reacquaint yourself with your surroundings.
11. **Conclude:** Conclude the practice with a moment of gratitude for taking the time to connect with your body and mind. This practice can be performed daily or whenever you need a mental reset.

Awareness Practice: Cycle Through the Anchors

This practice is particularly useful for developing mindfulness skills, improving concentration, and reducing stress. It helps participants learn how to stay present and grounded, regardless of where their attention lies.

1. **Prepare Your Space:** Find a comfortable, quiet place where you can sit or lie down without interruptions. Allow yourself to adopt a relaxed posture, either on a chair with your feet flat on the floor or on a cushion on the floor with your legs crossed.
2. **Begin with Deep Breathing:** Close your eyes and start by taking several deep, slow breaths. Breathe in through your nose, allowing your abdomen to expand, and then exhale through your mouth, letting go of any tension.
3. **Focus on Physical Sensations:** Start the cycle by focusing on the physical sensations present in your body. Feel the weight of your body on the chair or floor. Notice any areas of tension or relaxation. Spend a few moments here before moving to the next anchor.
4. **Shift to Sounds:** Next, shift your focus to the sounds around you. Don't try to identify or judge these sounds, simply notice them. Whether they're distant noises or closer sounds, let them come and go in your awareness.
5. **Move to Breath:** Bring your attention to your breath. Notice the sensation of air moving in and out of your nostrils, or the rise and fall of your chest or abdomen. Allow your awareness to rest here, observing your natural breathing rhythm.
6. **Attend to Thoughts:** Gently shift your focus to your thoughts. Observe them as if they were clouds passing in the sky, without engaging or reacting to them. Simply notice their presence and let them drift by.
7. **Cycle Repeatedly:** Continue to cycle through these anchors—body sensations, sounds, breath, and thoughts. Spend a few minutes with each anchor before moving to the next. This rotation helps cultivate a deep level of awareness across different sensory experiences.
8. **Conclude with Reflection:** After cycling through the anchors for your desired amount of time (usually 10-20 minutes), bring your practice to a close. Reflect on the experience of each anchor. What did you notice? How did your mind react to each shift in focus?
9. **End with Gratitude:** Before opening your eyes, take a moment to feel grateful for the time spent in practice, for your ability to observe and connect with different aspects of your experience.

Awareness Practice: Fingerprints

This practice helps enhance mindfulness and sensory awareness, grounding you in the present moment through the detailed observation of tactile sensations.

1. **Find a Comfortable Position:** Begin by sitting comfortably in a quiet space where you won't be disturbed. You can choose to sit on a chair with your feet flat on the ground or on a cushion cross-legged.
2. **Start with Deep Breathing:** Close your eyes and take a few deep breaths. Inhale slowly through your nose, allowing your chest and belly to rise, and then exhale gently through your mouth. Repeat this a few times to settle into the moment.
3. **Bring Awareness to Your Hands:** Turn your attention to your hands. Place them on your lap with your palms facing upward. Notice the weight and temperature of your hands.
4. **Focus on One Hand:** Choose one hand to start with. Gently place the fingertips of your opposite hand on the fingertips of the chosen hand.
5. **Explore the Ridges:** With your opposite hand's fingertips, begin to gently trace the ridges and grooves of each fingertip on the chosen hand. Notice the unique patterns and textures. Feel each ridge and dip, and pay attention to the sensation of touch.
6. **Switch Hands:** After spending a few moments on each fingertip of one hand, switch to the other hand and repeat the process. Trace the ridges of each fingertip with the same gentle, focused attention.
7. **Reflect on the Sensations:** Once you have explored the fingertips of both hands, let your hands rest again in your lap. Reflect on the sensations you felt. Were there differences between each fingertip? How did focusing so intently on such a small area make you feel?
8. **Conclude with Deep Breathing:** Finish the practice by returning to your breath. Take a few more deep breaths, inhaling through the nose and exhaling through the mouth. When you're ready, gently open your eyes.

Awareness Practice: Mindful Movement

This Mindful Movement Awareness Practice is designed to help you become more attuned to your body's needs and responses. It's an excellent way to break up a sedentary routine, reduce stress, and cultivate a greater sense of physical and mental well-being.

1. **Prepare Your Space:** Find a quiet, open space where you can move freely without distractions. You may prefer an indoor or outdoor setting. Ensure the area is safe and free from obstacles.
2. **Begin with Intention:** Stand with your feet hip-width apart, arms at your sides. Close your eyes briefly and set an intention for your practice. This could be to focus more deeply, to connect with your body, or simply to relax.
3. **Focus on Your Breath:** Open your eyes and start to breathe deeply. Inhale through your nose, allowing your abdomen to expand, and exhale through your mouth. Establish a rhythmic pattern of breathing that you maintain throughout the practice.
4. **Start with Simple Stretches:** Begin with gentle neck rolls, shoulder shrugs, and arm circles. Perform each movement slowly, coordinating with your breath. Inhale as you extend or stretch, and exhale as you return to the starting position or relax the muscle.
5. **Engage in Dynamic Movements:** Incorporate larger movements such as side bends, gentle lunges, and twisting your torso from side to side. Focus on the sensation of each movement, noticing the muscles you are engaging and any stretching sensations.
6. **Walking Meditation:** If space allows, engage in a slow walking meditation. Take a step with each inhale, and shift your weight with each exhale. Pay close attention to the sensations in your feet and legs as they make contact with the ground.
7. **Add Balance Exercises:** Perform balance-focused movements like standing on one foot or gentle tree pose. These require concentration and help sharpen your focus. Use your breath to help maintain balance.
8. **Slow Down and Reflect:** Gradually slow your movements, eventually coming to a standstill. Stand or sit quietly and reflect on the experience of movement. Notice any changes in your body's sensations or emotions.
9. **Conclude with Gratitude:** Close your session with a moment of gratitude for the time spent in mindful movement. Acknowledge the effort your body and mind have made.
10. **Gently Transition:** Take a few deep breaths and, when ready, begin to move more normally, gently transitioning out of your practice state.



Accredited Personal Finance Coach®

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