

15 Steps Summarized

1. **Establish Rapport.** Ask "What brought you here today?" or "What would you like to accomplish today?"
2. **Support their effort in attending.** "It took a lot of courage to come here today." "It is admirable that you want to make some changes and are willing to seek out help."
3. **Clarify your intent.** "I would like to write out a spending plan with you." "Would it be helpful to develop a spending plan? If we look at the numbers we will have clearer picture of our choices."
4. **Identify how they manage their money now and who does it.** "Who manages the money now in your home?" "Do you have a budget you have been working with?"
5. **Discover what motivated them to come for help.** Ask, "What prompted you to call for an appointment?" or "What brought you here today?"
6. **Identify resources they are already using.** "Are you currently working with another professionals in regards to your finances?"
7. **Prepare the person you are assisting to write out a spending plan.**
8. **Assist person you are assisting in gathering their numbers and filling out a spending plan.** When you are collecting the numbers stay neutral and supportive
9. **Help people when they are having trouble identifying an amount.**
10. **Identify spending items that are unique to their life styles**
11. **Determine remaining amount**
12. **Use the Five Financial Options to adjust budget**
13. **Facilitate a commitment from the person you are assisting on a next step.** Always end a session with a statement like, "Considering all the things we talked about today, what will you do when you go home."
14. **Make a written plan for the next steps**
15. **Congratulate the person you are assisting for coming and working so hard.**