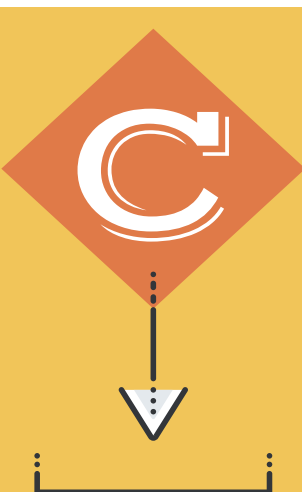


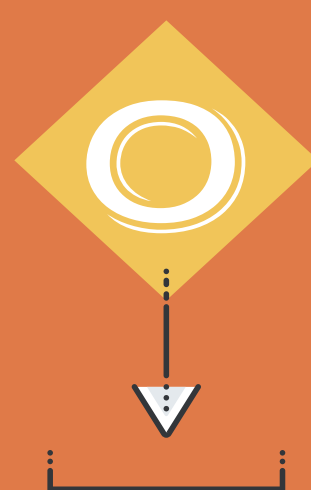
# What to Expect from Financial Capability Counseling

*Counseling Using the C.O.A.C.H. Method*



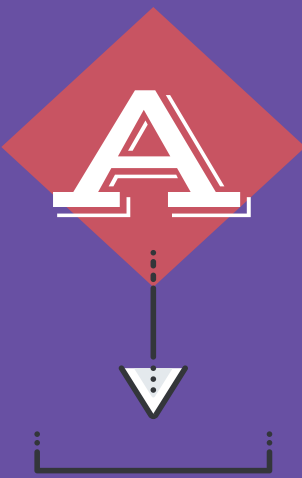
## Curiosity. Change. Capability.

Through *curiosity* and discovery-based inquiry, your Financial *Capability* Counselor elicits strategies and solutions devised by you. Financial Capability Counseling is an intensive behavioral approach that helps individuals, couples, and families reshape their behavior and attitudes towards money. While the counselor serves as an agent of *change*, the coaching process puts the client in the driver's seat.



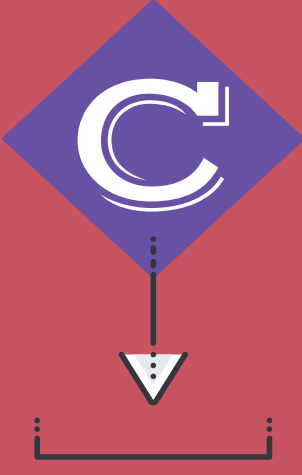
## Opportunities. Open-Minded. Objectives.

Your Financial Capability Counselor provides a framework for assessing challenges and identifying *opportunities*. Your counselor is *open-minded*, *objective*, and never judgmental. Your counselor helps you understand and clearly define your personal financial goals.



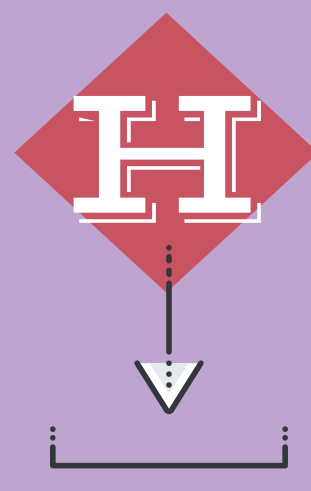
## Attentive. Ally. Ability. Actionable.

Your Financial Capability Counselor is an *attentive* listener and supportive *ally* who helps you commit to behavior change and develop positive financial behaviors, allowing you to recognize and build upon your strengths. Your counselor respects your unique ability to learn and develop concrete, actionable strategies.



## Catalyzing. Clarity. Cathartic.

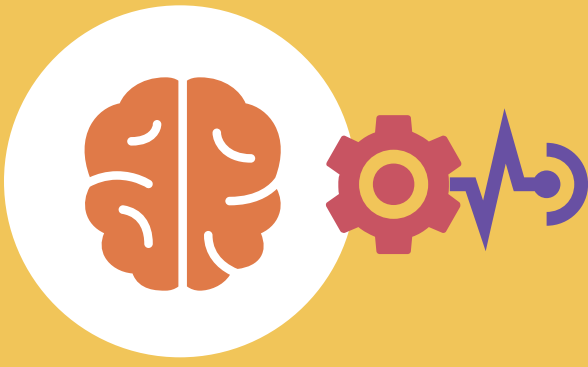
The counseling process can be *cathartic*—fostering *clarity* and shifts in perspective, promoting insights, and *catalyzing* decisive and goal-directed actions.



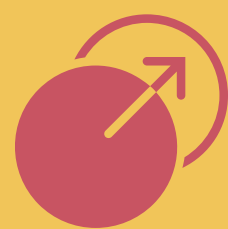
## Honors. Healthy. Humor. Holistic.

A Financial Capability Counselor *honors* the client, supports the development of a *healthy* outlook, and often uses *humor* to lighten or brighten a situation. The counseling process takes a *holistic* approach to helping people become financially secure.

**FINANCIAL CAPABILITY  
COUNSELING**



**CREATING TRANSFORMATIONAL CHANGE**



grounded in

*what's right, what's working, what's wanted, and what's needed to get there*

MADE  
**2 Focus**  
PERFORMANCE

