

>> Hello, everyone. Welcome to our REI webinar for today. Thank you for joining us. Our webinar is motivational interviewing, an approach that makes a real economic impact. My name is Katie Metz . I am the manager of Financial Empowerment and inclusion with the National Disability Institute and I welcome you here today. I want to give a special thank you to our sponsor, Bank of America. A lot of the work that we do would not be possible without them. They have been a long-term supporter of National Disability Institute and we greatly appreciate the work and the commitment they have to ensuring economic empowerment for persons with disabilities around the country. Right before we get started, I am going to turn it over to my colleague, Nakia , who will give us a few housekeeping tips.

>> Good afternoon, everyone. The audio for today's webinar is being broadcast through your computer. Please make sure your speakers are turned on or your headphones are plugged in. You can control the audio broadcast via audio broadcast panel which you see here. If you accidentally close this panel or if the sound stops, you can reopen the audio broadcast panel by going to the communicate menu at the top of your screen and choosing audio broadcast. If you do not have sound capabilities on your computer if you prefer to listen to the webinar by phone, you can dial the toll-free number you see here. You will need to enter the meeting code. You do not need to enter an attendee ID. I will leave this on screen for just a few more seconds in case anyone needs it.

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conversely, if you don't need the captions, you can minimize that media viewer panel. I will also paste in the link to the captions in case you want to view them in an external web browser window.

>> We will have time for questions at the end of the webinar. Please use the Q&A box to submit your questions. We will direct those to our speaker. You may also ask questions via email if you are not logged into the web portion. You can email those questions to Katie at kmetz@ndi-inc.org . Please note that this webinar is being recorded and the materials will be placed on the NDI website. Finally, if you have any technical difficulties during the webinar, please use the chat box to send a message to NDI Admin or you may also email me directly at nmatthews@ndi-inc.org . I am going to turn it back over to Katie.

>> Thank you so much, Nakia. Now that we have everyone squared away, technical difficulties aside, and if you need anything, please feel free to send us a chat or an email and we will get you worked out. If you are not familiar, National Disability Institute, our mission is to drive social impact to build a better economic future for people with disabilities and their families. One way we do that is through our Real Economic Impact Network which is an alliance of organizations and individuals such as yourself dedicated to advancing the economic empowerment of people with disabilities. It consists of more than 45 -- 4500 members located throughout the United States including nonprofits, community tax coalitions, asset development organizations financial education initiatives, corporations and private sector businesses, federal/state/local governments and agencies and individually's -- individuals and families with disabilities. We all join forces to embrace, promote and pursue access to people with disabilities in the economic mainstream. If you want to learn more about the REI Network, these feel free to contact us on our website.

>> Today, we will look -- learn how motivational interviewing makes a real impact to move individuals toward financial stability. Motivational interviewing is goal directed and client centered counseling style that allows clients to explore positive behavioral change. This method assists in facilitating the conversation with the client motivates the client to create positive change. Motivational interviewing is asking open-ended questions, providing assistance, positive reinforcement and affirmation. It takes a nonjudgmental approach to a client situation. This webinar will define motivational interviewing, provide an overview of how this technique works, and tips on how to use this approach to help them achieve financial stability. Our presenter today is Sue Rogan who we are very happy to have. She is the director of financial education at Maryland CASH Campaign . She has been a longtime friend of National Disability Institute and her organization is a partner of the Real Economic Impact Network. She has more than 20 years experience in training, the medications and outreach on consumer protection topics. We thank her for being here today and we look forward to hearing all the information that you have for us. With that, I will turn it over to you and we look forward to hearing about Motivational interviewing .

>> Thanks, Katie. I appreciate the introduction. I am really excited to be part of the conversation today in what I hope will be a fun and informational conversation. My favorite part of our name is hope. We promote programs, products and policies and increase the financial security of low to moderate income individuals across the state of Maryland. We do that in three tentative areas of work. One is advocacy. Our director spends a lot of time with elected officials to educate them on the needs of the people that we are serving. We also have a network or partnership of 40 organizations across Maryland to provide VITA , volunteer income tax assistance which is a free tax preparation service for families who earn under \$53,000 per year. We also provide financial education classes and coaching

services and work to build the capacity of our partners by providing training, technical assistance. We also pilot different programs. When I wanted to highlight quickly is that we are a part of promoting the readiness of minors and sublevel security income which is one of six states across the US to receive funding from the US Department of education to develop, implement and evaluate a service model that promotes positive outcomes for children and their families who receive supplemental security income. We are really excited to be part of that program and some of the examples of motivational interviewing that we will talk about today do come from this program.

>> Our learning objectives for the conversation today are to define motivational interviewing, understand what the impact of it is, learn the process and skills are using this technique, and identify examples of questions that help engage and motivate clients to change.

>> So just to set the framework between typical case management and between motivating.

Traditional case management model is assessing what is going on with our clients, maybe crisis assistance, doing some counseling, advising and giving really direct action. Coaching for this motivating model is going to be where you are partnering and supporting the client or participant and really building their confidence to find, develop and implement their own goals. Each have their own role in working with the people that we are working with. I am not saying that one is necessarily better than the other. I am saying that there are different appropriate times to use them. I will give you a quick example for a participant that we were working with who had experienced difficult trauma and severe identity theft. She was in a very difficult situation with a very delicate mental health balance. She was exhibiting signs of depression. She was not eating well. She was not maintaining her personal care. At that point, coaching or motivational interviewing was an appropriate step with her. It was really directing the counseling to get her the help she needs. Sometimes we need to choose which technique

we are going to use. I am really excited to talk about how motivational interviewing can help us work the clients. Let's define it.

>> This is a quote that comes from a clinical psychologist, Miller and Rollnick, who created this style and technique of working with clients. Motivational interviewing is a way of being with a client, not just a set of techniques for doing counseling. You can see this graphic here is two people talking. One is saying I am willing to make changes in my lifestyle as long as I don't have to do anything different. Motivational interviewing is introducing a nonconfrontational, nonjudgmental and empathetic style of working with our clients. It is a research-based method. It is successful with different populations, whether high risk or family members. It is successful in even brief sessions and non-clinicians or nonspecialists can learn and use the technique.

>> Why does it work? This quote is from Blaise Pascal. People are usually better persuaded by the reasons which they have themselves discovered than by those which have come into the minds of others.

>> The impact of the research-based evidence that we were talking about is that research has shown that motivational interviewing is positive when used with treating substance abuse, chronic illness, childhood obesity and it really shows positive impact in financial coaching and motivational interviewing style for financial well-being. This is a report here that financial coaching leads to financial stability. It has been shown to be proven it -- to be a proven technique and intervention method.

>> What are some skills and tools that you will learn? You have to ask open-ended questions. The ability to provide affirmation or support to the person you're working with, the capacity for effective listening. That can be challenging. We tend to hear things and want to fix them. If we can take a step back and really practice this reflective listening, we can get to a better place for the people we are

working with. The ability to periodically provide summary statements to the client as to where they're going along the path that they are working with.

>> The process for motivational interviewing has four main steps to work there. The first is engaging. You are talking about issues and you are relationship building and making sure the person will be able to trust and work with you. You are focusing on the habit or behavior to change. Evoking is the confidence and readiness for change. And you have to plan.

>> In engaging, the counselor or the coach is a partner with the person you are working with. You are not directing or telling someone, you're working together. The participant or client should feel like you understand and you hear what it is they are saying. We are creating a safe atmosphere to explore the alternatives. This is very self-directed. Skill for effective listening is really critical and fundamental to this piece along with all of them, but really to this piece of engaging. Some of the questions to think about our what has been happening since we last met? What have you been doing? What is one thing you are proud of? I start every coaching session with asking the clients what is one thing you are proud of? What have you tried before? One example of working through this particular stage in motivational interviewing was a person I was coaching who had been long-term unemployed about 18 months. We had been working together. We were working on engaging so she could know I was listening to her and that I understand what she is saying. We went through a lot of questions. It was a very truthful conversation. I will warn you that sometimes as you get involved in working with people, it can get easy to spend a lot of time on this particular stage in the process I looked down at my watch and realized that we had been engaging for over 30 minutes and we only had an hour to work together. It was a good engagement and a good way for us to be working together but I told her that we needed to move on and be able to get to the steps that she wanted to talk about. It is an important step not to

skip in this process but it is also important to make sure you are keeping an eye on what you're typing is.

>> Then we -- your timeframe is.

>> Then we had to move on to focusing. Focusing is defining the goal that the person has come to seek help to achieve. We encourage short-term, achievable goal settings. Think about starting small. Along with that, is it emotional for the participant? Is this something that they really want to achieve? Is it something that they will wake up and think about on a daily basis? Ask them what they want to work on? Why is this important to you? Who within your family or friends thinks you can do this? Who believes and supports you? What are some of your other options? You are trying to narrow the conversation a little bit here in order to move on to the next steps. Another example is a participant who came and they had six goals that they wanted to work on. They were very excited about this process to work with us, very motivated about wanting to make some change and to really increase their financial stability but they had six goals. They were a new house, making it will, going back to school, taking a vacation, buying a new car, and an emergency savings.

>> This is a pretty lofty amount of goals to try to achieve. What we found in the past with using different techniques is people try to achieve all of these goals all at one time. Some things may not happen on one of them that may set them into a spiral or lack of confidence. Through using these techniques, the next things we will talk about, we had to figure out how to narrow it down to something that might be small enough to be achieved relatively short term in order to give the confidence and momentum and motivation going for working on others.

>> The next step is evoking. This is discussing the clients feelings and experiences and realizing that maybe the client isn't actually ready to change. We may need to do a little more discussion to figure

out where they are in the change cycle and if they are really ready to do these goals that we will be talking about next. Going through the benefits and the barriers to change, identifying what the reasons are for wanting to change and for making the goal can help. -- Making the goal can help. The client needs to find their own motivation. There is a lot of listening and a lot of questioning in this step.

>> Before we get into some of the other questions and tools that we need to take a step to talk about doing this step. Recognize that you will be working with some ambivalence on the part of the person that you are working with. There may be some kind of verbal goal, but recognize that they have not been able to be successful so far. May be part of that is because they have some ambivalence about the behavior. We need to make sure that we let people know that having some kind of reservations or ambivalence is normal. It is acceptable. We understand it. That's being attached to that behavior, whatever it might be, is part of the ambivalence. If it were easy, everybody would be doing all this change on their own. It is not necessarily easy. Knowing that ambivalence is an unresolved conflict between the pros and cons of that behavior and it leads to continuing doing that behavior. How many times have any of us said I need to work out more? I am going to work out why days a week. How many of us get to do it five days a week right off the bat without any kind of help or fitness buddy? We know that change and the internal mechanism to change does involve an ambivalence. Knowing that persistent ambivalence is the principal impediment to the change is important. In working with people, we can say on one hand you are saying you want to do X but on the other hand, you are feeling this. That's reflective listening and getting back to what they are thinking and what they have been saying to you will help. Part of you wants to do this but another part of you wants to do this. There was another participant in our program that was a mom of three children living in a transitional housing program and she was explaining to our participants that she really recognized she was spending a lot of money

on eating out. She really wanted to change that because she wanted to spend it in a different method. She had other goals to work on. It was really examining spending -- examining her saying she was spending too much money but she also said she was tired and busy. We were exploring why she was doing the different mechanisms and that helped her explore to determine if this was something she really truly wants to focus on and make her go. Some tools to be able to explore the ambivalence or the different things that the clients are feeling about this particular behavior is by using this how important ruler. A scale between 1 and 10 with 10 being extremely important, how important is this change? Ask them to literally write down what number and then talk about it. Why is it not lower? Why is it not higher? Why did you pick a number? I can really generate some very fruitful discussions to determine whether or not this person really wants to focus on this one or if we go back and look at a different goal. Shall we evaluate each one to see which one is the one we're going to focus on?

Another tool that many of you may have seen is the wheel of money/life. We use it in our curriculum and coaching as a wheel of money. There are different pies of people's financial health. It is budgeting, banking, retirement, debt, etc. At the center of the wheel, inside of the circles represents a 0 which means they are not particularly happy of their financial life. It goes all the way out to the outer side with a circle where it is a 10 with a person is feeling very comfortable with that part of their financial life. Having people that you work with take a look at this and put a dot in each one of these pies. Maybe for retirement, I am feeling like a 4. Maybe with budgeting, I am feeling like I am a 7. Maybe with credit I am a 2. Whatever it might be, have them choose a number between the 0 and the tender age for each one of the pies and then -- the 10 for each one of the pies and then have them see if there is something they might want to work on and focus a behavior change around. The example of the client that we were working with who has six goals build this out and we were talking about all the

things that she wants to accomplish and she realized that she had put a 0 in the savings category and higher numbers and some of the others. She was able to focus and say maybe this is the one that I really want to focus on and I am willing to say here is where I want to have some behavior change.

These are two different tools you can use with participants during that evoking stage of motivational interviewing to determine what it is that will help them with ambivalence or with focusing.

>> Other factors in the evoking stage is to build the confidence. What are exercises you can incorporate with the person you are working with to build their confidence? Exploring a time with them when they felt they were successful in whatever aspect of their life. Maybe it is financial. Where is something they saw success? You can take a look at it and help them identify that while they may have been good at whatever it is, transferring that skill and that ability into the work that you are doing with them will help them see that it is all possible. If you were a good person in school, maybe you are very interested and you like to learn. Translate it into the goal and the work that you are doing with them. Express your own faith in them that they are able to achieve what ever a good goal that they set is. That helps them work up the confidence that they have in themselves. You can see in the blue box the ability to do something greatly -- it says the confidence in the ability to do something greatly affects whether or not it is tried, how much effort goes into it, and how long you will persist with it. I am sorry it did not exactly work out on the slide but the point is people who are more competent are much more likely to try something, put more effort and time into it, and persist longer at it. Some of the questions that can be used during this stage is, you say you can't solve this problem but you solved others in the past. What is different? What have you tried so far? Again, try to work to see that it can be done. We can make it and it will be great.

>> The next step in motivational interviewing is the planning. This is where we really come into play to be help -- to help people understand that sometimes making the goal of starting to save may need more detail or more description. To be successful, we need to break it down into some steps. To define what this goal is, what the first steps we will take our, many of you may be available of the smart goal technique. This acronym stands for making good goals specific. Making it measurable, attainable, realistic or relevant and timely is what it stands for. That is a framework we have had for quite some time to help people set down the goals and realize that this is something that is realistic. The participant who wanted to buy a house within 18 months may not have been a realistic goal for that particular person. Going through that framework helps them to figure out that may be they should plan it out further. You want to make it so that it is something that will be worked on and something that they can achieve. There are other things I think we need to add to the smart goal framework which is is an emotional? Is a something that the person is really passionate about achieving? Makes such a difference in their confidence and their commitment to achieve that goal. You have to make sure it is something they are very excited about and make sure it is something visual. We had one participant who made signs for the back of the door of her apartment left. Every time she left, she saw that goals. Reframed her every morning of what she was working towards. Other people have written their goal on a sticky and put it on their debit card so when they are out there and they might be tempted to shop, they are seeing the goal. Others have used pictures on their smartphone, whatever method it might be, it is really helpful to encourage the people that we are working with to make it visual so that it is always in the front of their mind. This is what I am working towards. Some questions to think about our what are the first three steps to achieve this goal? What might be some obstacles? What can you do when you hit these obstacles? As you can imagine, setting a financial goal and

reaching a financial goal is generally not a direct straight line. It is a little bit of a cha-cha. We go a little bit forward and a little bit backwards and a little bit sideways. Understanding that that will happen as you are standing and framing the goal, it can help the person prepare for this to get ready for what might happen. If this happens, I already said what I was going to do. I don't have to think about it. I already know what my plan will be. For example, the participant we were working with who mentioned that she wanted to stop spending money eating out as much, she wanted to save it for other goals. She created some steps which was working on getting some nutrition planning, adding some recipes, getting some friends together to cook together on the weekends. She said her first steps and her first goals. Then she said she wanted to think about when Friday night comes in we are exhausted from the week and the kids are wanting pizza, what will I do? What she did in conjunction with the whole group together is she created a family box that was a shoebox. She cut a hole in the center and the whole family got into decorating it. When Friday came, it was a couple of weeks before the Friday that they could do this came up. The first couple of weeks, they were motivated. The third and fourth week came up and we were really tired. They wanted to go out and get something to eat. Then they remember the savings block -- box. We won't spend pizza on Friday, we will put this in the box. From this box, we will save for a vacation or a different goal. They set up some steps to take when they knew that their motivation might get a little weak and I might be tempted to do something they did not want to do. They set up something to get ready for that.

>> For example, with this one, I will go to the gym three times this week. That is my goal that I am setting. Asking people not I am working with, on a scale of 1 to 10, how confident are you that you can do it? I will say 7. What could make this difficult to do? Now we are planning for our obstacles and making sure we can get things in place. They could say I am so busy and so tired after work. I don't feel

like going. What can I do? I can go on my lunch or I can go on a weekend or in the morning or whatever it is. Set the steps in place that we are talking about. Something will happen to get in the way. We want to make sure that people are ready for it and continuing their confidence building versus feeling like I did not go or I really messed up. Try to make sure we are giving them skills and the opportunity for planning for anything that may come up to really help the success and achievement of the goals that they have set. Now that we have talked with our participants and we have gotten the engagement and we have their trust, we have shown them that we are listening to them non-judgmentally. We are giving affirmations. We are talking with them about all the different steps that we have worked through in this conversation. We have been focusing on what the goal is. We have done some evoking to talk about the experiences and why they want to change. We talked with them about the ambivalence and looking through the plan and the goal that they want to work on. Now what? It is really important to continue to be supportive and to recognize successes. There has to be something that happens every single time. One lady I was coaching came to a session and the first thing she was saying was you will not like this. Did not go well. -- It did not go well. I told her I am sure something went well this month. She had several different categories in her spending plan we were reviewing. She said she stayed within her \$10 a month for candy budget. So we celebrated that. Now we had to move onto things that did not go so well but always try to support and celebrate things that did go well. You have to help them build self-confidence. You can even ask them how they're feeling about being able to achieve this. Did you feel good? Pat yourself on the back for what happened this month and went well. Give yourself some kind of bonus or reward or something that will work toward self-confidence. Help them continue to monitor their gain and progress and talk about barriers each time or what might get in the way next time. What can we work on to decrease the barriers? If there are

any local community resources that you may be aware of, you can certainly sure those in case they want some different challenges for different resources to be able to work within the community.

Remind them that if you have a long-term relationship working with people, at some point, some little cha-cha or stumble will happen. Try to reinforce that it is a temporary thing and that can be viewed as a learning situation rather than a failure. Sometimes we have people who worked very diligently and very hard to a mass a very small amount of emergency savings, even \$100. That is such an exciting and powerful step for people to take. Then they will come back and say I had to get a new tire. That was \$60. Now I don't have all of my emergency savings and I am feeling sad because I don't have it. Really try to take that opportunity to say but it was there. That is what it was for. You did not have to put it on a credit card or ask a family member or a friend or not drive the car cause you could not afford that kind of repair. It was there for that reason. Now, let's go back and see what we can do to help you rebuild that so that you can get comfortable again with having some kind of savings in place. The stumbles are temporary and we want to think about how to use it as a lesson versus a roadblock to moving ahead and as a reason for someone to say they can't do it. Really try to support and motivate someone to help them continue the progress that they are making on the work that they are doing.

>> Let me take a moment and if people could put in the chat box one piece of what they learned about the definition of motivational interviewing. Okay. I will just review quickly and make sure everyone is okay with this. One piece of motivational interviewing is that it is a style of being with the client versus a counseling technique. It is nonconfrontational, nonjudgmental, research-based effective method of working with clients to achieve behavior change. The impact we talked about with some of the research and the different fields that this technique has been used in and the process and skills. We talked about the four steps to work on. Re-engaging, focusing, evoking and planning. Some of the skills

with open-ended questions and the ability to provide affirmation support and the ability to provide a summary statement to clients. The questions that we talked about, and we can email more questions if you need more assistance with that, but some of the early on ones that has been happening since we last met, what would you like to work on? Why is this important to you? Always use open-ended questions. We talked about wanting to fix people. While we may say what we think is a good solution for them such as the client who was eating out, stop going out and start cooking. To say that to someone will not have them internally be able to think that is what I want to do. Using this technique really builds the skills and confidence of the individual to create their own change versus being told what to do with something that actually want have impact for them. What are the first three steps to achieve this goal? That is some review of what we went over. I would like to turn it back to Katie for questions.

>> Thank you so much. That was a lot of wonderful information. We do have a few questions. One question that came in was how do we know if motivational interviewing is working with our client work we are doing it right?

>> That is a great question. I will give you one example and then we can go through this deeper. I had a coach come up to me and say my client won't do what I tell them to do. That was a clear example of not using motivational interviewing and coaching skills and not achieving any kind of change or goal achievement. Telling someone what to do was clearly the keywords that told me that we need to do some reframing here and help this coach learn more questions to ask versus telling them what to do. I think some ways to know if it is working is in the very immediate sense when you're working with someone, if you are talking as much or more than they are talking, we need to reframe. We need to have them do more of the talking so we are doing more of the listening. In a longer-term aspect, are

they feeling a little more confident to work on a goal? Are they willing to make that commitment to a behavior change? In the long-term, having achieved some behavior change? One case manager said when she was working with a client and they were reviewing her budget, she came in and she brought all of her papers. She sat down with the case manager and the case manager said ICU want to have a goal of trying to save at least \$20 a month.

>> She said yes I do. I need to save at least \$20. The case manager said ICU are spending \$100 a month on cigarettes. Immediately, that client stepped down, stiffened up and physically changed. The case manager caught on to that and said I see it is something that might be important to you. Would you like to take a look at other aspects of your spending plan and see if there's some way to find the savings? Client immediately, physically relaxed, got back engaged with her and started talking with her. Sure enough, they found that she was spending \$18 a month on identity theft protection that she did not know she had and did not want. Then they were able to change your cable bill and she was able to save \$25 a month using these kind of questions and techniques in a nonjudgmental way. They came back to a six months later when the person was ready, but by having those kind of conversations, they were able to achieve the change.

>> Does that help?

>> Absolutely. That is great. Thank you for the example. We have another question. One other person wants to know, is there a way to leverage technology in motivational interviewing?

>> I certainly think so. There are ways to work online with participants or over the phone or setting up survey monkey that you can have people try to go through before hand. You can work before getting together. I think there are different areas that you can use to not have to do one-on-one in person. I have done a lot of coaching over the phone. We have done coaching where we screen share and they

are able to see my screen. We happen to use online financial coaching tools. We have done assessments for people where they fill in a survey monkey. Then we get together and talk. There are different will set you can create to save time and make it more convenient for people to participate by using technology.

>> Great. Speaking of tools, someone wanted to know where they can get a copy of the wheel of life?

>> Okay. First, I can email it to you. Second, you can Google it. Either way, it is out there and I am happy to email it out. You can send it out with the webinar.

>> Great. We will do that.

>> It is a very helpful tool in getting people to focus on what goal they want to think about but also to decide which one to start first and which one to go from there.

>> Someone else asked how did the name motivational interviewing come about instead of just calling it financial coaching box is there a difference between the two methods? -- Coaching? Is there a difference between the two methods?

>> Katie, I think we may have lost her on the phone line.

>> I think you might be right. I was just waiting a moment to see if she got lost. We can certainly give her a minute to call back in.

>> There she is. I think we got her.

>> We can hear you now. We lost you for a minute.

>> Sorry about that, I don't know what is happening but I am back. The question was the difference between motivational interviewing and financial coaching. I want to be clear that I did not create motivational interviewing. This came from clinical psychologists years ago and they developed it first as a treatment for those in substance abuse. That has been around for quite some time using different

fields. I would say it's really complements the financial coaching skills. We actually incorporate in our financial coaching training motivational interviewing techniques. I would say it's really complements the work very closely with slightly diverse ways to be used without financial coaching. It can be used in different interactions and interventions with people as a standalone. Financial coaching is an ability to work whether one-on-one or in groups with people to help them achieve their goals. It is very similar in that you are nonjudgmental. You are supportive. You are listening. You are asking questions. It is very similar but they are slightly different and can be used solo or together.

>> I think that leads into the next question we had which is someone wanted to know what if the person that you are speaking with doesn't have a good support at home and how can you help them stay positive?

>> That is very challenging. We have experienced it many times. Sometimes, when a person knows that you believe in them and their ability to achieve the goal, that can go a long way. There may have never been people who could believe in them. Just knowing that the person that they are working with believes in them. They try to see that as another strategy for them if the people in their family or their home unit are not going to be supportive of this, who might be? Are there any other outside friends? Are there groups that you had consider joining? We had a group of financial coaching where people came together and were very supportive of each other despite not being supported at home. Some people come together on a routine basis or any kind of networking group. There are people who are like-minded. It is important to surround yourself or have your client be able to work to surround themselves with people who are going to support them in a positive manner. They are trying to find different resources in the community to connect them whether it is a library, book club, it does not necessarily have to be in conjunction with the goal they are working on. It is just some way of them

meeting other people that will help support them. We want to connect them and get them to think about seeking out people who will support them versus allowing the other people in their life to not support them and get in their way.

>> Do you have any techniques to suggest measuring behavioral change?

>> Mentor behavior change?

>> Measure.

>> Okay. That is another great question. I think a lot of people in this field are working through all of this. You may have been aware that the Consumer Financial Protection Bureau has some measurement techniques from standards that they have introduced. The University of Wisconsin Center also has -- we have been using their measurements. There are six questions in our financial coaching program. In the past, it had been how many people come to class. Now it is how many people are taking action from classes or coaching? Within our coaching program, we measured things like how much savings has been created? How much debt has been pay down? How confident are people feeling in their ability to meet their financial goals? How many rent payments have been paid in the last 30 days? There are different measurement metrics that I think many of us have been using. Some of it certainly comes from the funding courses. I feel like as a field, we are starting to come together to find some sort of common metric that we can all use to show that coaching, counseling, whatever services we are providing our having impact on people. We see it in our conversations with them but we have to be able to prove it. It really is coming around to doing the common metrics. We've been focusing on measurements and the center for financial security measurements.

>> Great. I think we have time for just a couple more questions. Do you have any suggestions on what to do if a client comes back for a second visit and they did not follow through on the next steps that you have identified together in your session?

>> The first one is by your tongue. Let's reframe our face and ask what happened. What got in the way? One thing I remember a client saying is that she got evicted, she had to move, her K got sick. She just went down this list. It certainly made it understandable. I think it is really important not to pass any judgment on it. At the same time, I was trying to say that this happened this month, but what will be different next month? What do you need in place to be able to help yourself next month to take these steps that you had identified? You have to provide the accountability piece of you said you wanted to do this, what can we help you with to get that done? Do you need an email from me every Friday to say be sure to track your expenses? Be sure to be careful this weekend, you mentioned you might be spending money you do not want to spend. Whatever the message might be, do need something else from us to act as a coach and counselor and more importantly, what can you put in place for yourself to make sure those things don't happen next month?

>> Great example. Thank you. I think you covered some of it just now but I think this will help give a definition on some of the examples that you just gave work what is reflective listening?

>> Good question. What we often tend to do as humans when we are talking is we listen but in our head, we are going ahead to what we will say next whether it is to friends, families or whatever. They say they are having trouble with this particular part of finances. In our head, we are thinking about what we can help them with. First, be in the now with them and listen to exactly what they are saying. Sort of like a mirror, reflectively say that back to them. I heard you say that it was really important for you to start saving \$20 a month. Did I get that right? Make sure that we heard it right. Sometimes I

hear it in relationships between partners who have to manage finances together where one is saying one thing and one is saying another and they are not understanding what the other person is saying. It is important to make sure that we say to the people we're working with that I heard you say this, did I get that correct or is there something else that I missed?

>> Great example. We will take one more question. Is there a professional development organization to support motivational interviewing?

>> That is a good question. There is a lot of different organizations that provide coaching skills or provide education skills. I don't know of one that focuses specifically on motivational interviewing. I think they all kind of have pieces of that in the work that they do. There are social work programs that have that curriculum that they offer. I think it is a matter of looking in your community to see whether it is a college that has it or if they run webinars. I am happy to let people know what is in Maryland that has the professional development opportunities.

>> Great. Thank you so much, Sue. Is there anything you wanted to add to the questions or presentation before we wrap up?

>> I just appreciate everyone being with us today and I appreciate being able to further incorporate this skill to people we are working with.

>> Thank you, Tran 17. You gave us some really good information, examples and techniques. We appreciate having you on the call today. I want to do a few reminders before we wrap up for good. I want to also remind everyone that if you do have any questions or would like further information on Sue directly, her contact information is included in the webinar slides which will be available on our website. You can download the PowerPoint as well as listen to the recording if you were unable to do so today in full or have additional questions or concerns. Please feel free to reach out to Sue or give

her a call. I want to remind everyone on the call today that if you have not already done so, you want to work toward helping us achieve our goal. Take the pledge to Disable Poverty. It is a grassroots campaign which aims to increase awareness of the one in three Americans with disabilities to live in poverty and remain outside the economic mainstream. Something that I know is probably near and dear to each of your hearts after joining us today. I encourage you to take the pledge and encourage others to do so.

>> Also, join the movement. If you are not already part of our Real Economic Impact Network, please sign up to do so. Our sign-up is listed here. If you have any questions on strategies on how to build financial wellness, inclusive of persons with disabilities, send your questions to Ask@ndi-inc.org and we will make sure that one of our colleagues gets back to you. They will help you build on that improvement. Again, we want to thank our sponsor, BankAmerica for sponsoring the Real Economic Impact Network and our webinar series such as the one today. I want to remind everyone you have until Friday, September 16 if you have not already done so to take the REI Network survey and have your thoughts heard. The information you provide the other survey will assist us in identifying additional training and technical assistance that you or your community might have. I want to thank Sue Rogan for sharing the important information today on motivational interviewing with us and our BankAmerica -- Bank of America sponsor. We look forward to having you join us in our webinar series next month. You can find us on Twitter, Facebook, YouTube, Flickr and tumbler. You can access today's presentation and PowerPoint on our website along with additional information. Thank you and have a great day.

>> [Event Concluded]