

***Guidance for Conducting Brainstorming**

The purpose of coaching is to build the individual's capacity to solve problems (i.e., identify, evaluate, and implement effective solutions). Brainstorming should be implemented in a manner that prompts the individual being coached to take the lead role in identifying potential solutions/ideas. The potential solutions should include a mix of informal and formal resources and supports. Informal supports include family, friends, neighbors, acquaintances, etc. with whom families often "trade favors." Informal supports are often flexible and renewable, meaning the family can have ongoing access to the supports and the family contributes in some valuable way to the relationship. Formal supports include organizations, agencies, and businesses whose resources are reliable, but sometimes costly or nonrenewable. The following prompts can be used to ensure the practitioner provides ample opportunities for the active participation of the individual being coached.

- What else have you done/thought about?
- What other options can you think of? What are the advantages and disadvantages of each?
- Would it be helpful if I offer what I know?

After these (or similar) prompts, it is appropriate for the coach to offer up some additional ideas. After the ideas are on the table, the coach reinforces the leadership role of the individual by asking him/her what he/she thinks about the ideas.

The focus should be to help the family build and maintain a network of resources.

Informative Feedback to Assist with Getting Bills Paid

If you cannot pay your utility bills, it is important to notify the company right away to avoid having your service cut off, accruing late fees, and a reinstatement fee. In addition you can talk to the service provider and request an extension of your due date or request a payment agreement (an agreement that breaks down any past due fees into smaller amounts spread out over time). Social service agencies and Community Action Agencies sometimes provide assistance with certain bills provided you have a long term plan for staying current.

When talking with creditors, you will accomplish more if you follow a few guidelines:

- Keep your voice low and calm.
- Use polite language.
- Offer to pay a portion of the outstanding bill (between 30-50%).
- Let them know your alternatives (bankruptcy).

Anytime you have past-due bills, the creditor can report the delinquency to the credit bureaus. Having "bad" credit can interfere with your ability to obtain utilities at a future home, take out a credit card, and make a major purchase that will require payments (i.e., a home or car).

Budgeting and sticking to a spending plan is the best way to stay caught up with your bills. If you like, we can look at your income and expenses and plan for how you might meet your monthly financial obligations.

If the parent agrees, you can use a framework like this:

Monthly Expenses:

Housing	_____	Household Items	_____
Food	_____	Medication	_____
Utilities (water, sewer, electric)	_____	Savings	_____
Phone/Cable	_____	Education	_____
Gas/Transportation	_____	Emergency Fund	_____
Insurance	_____	Entertainment	_____
Clothing	_____	Other	_____
Pay off Debt	_____		
Total	_____		

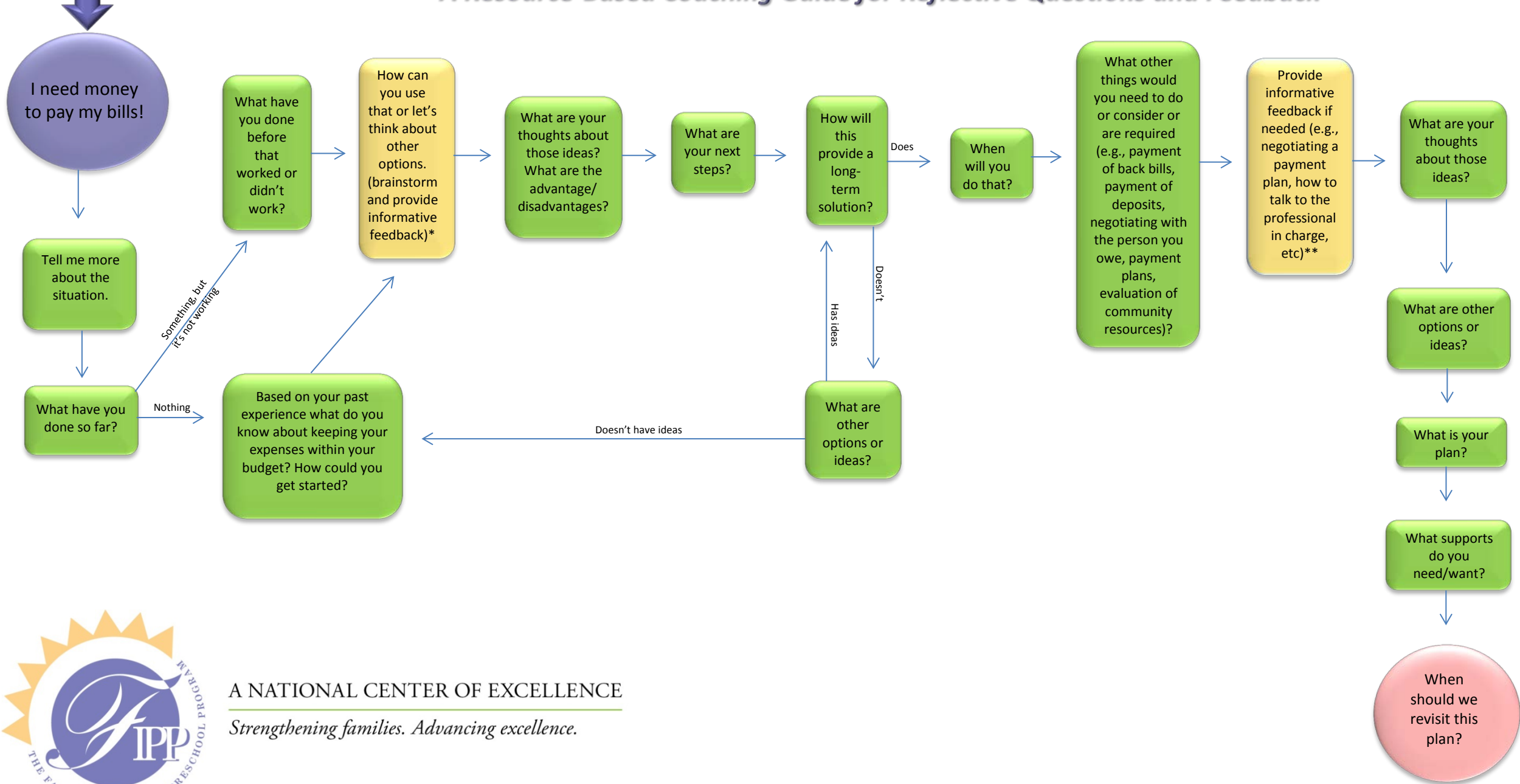
Budget planning framework is adapted from:

Ramsey, D. (2009). *Total money makeover*. Nashville, TN. Thomas Nelson Group.

Roadmap for Reflection: "I need money to pay my bills!"

A Resource-Based Coaching Guide for Reflective Questions and Feedback

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