

***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 Acquiring a Vehicle**

Predatory lending involves fraudulent or abusive practices on the part of a lender or broker that strip equity from the consumer, increasing the risk of foreclosure. Predatory practices can include encouraging a borrower to frequently refinance in order to charge excessive fees and points to the borrower's disadvantage; lending based on the borrower's assets rather than ability to repay; and deceptive marketing tactics or representations. These practices may promise to lower monthly payments, but drastically increase the amount the borrower pays overtime.

Predatory lending establishments are often located in neighborhoods with high concentrations of people living in poverty and seem to be the only accessible resource for some families. In many instances, borrowers can qualify for a more suitable loan with significantly better terms shopping around especially in neighborhoods that offer multiple car dealerships.

(Consumer Reports, www.consumerreports.org)

You can guard against predatory lending by following these guidelines:

- Always shop around.
- Ask questions.
- If you don't understand the loan terms, talk to someone you trust to look at the documents for you.
- Don't trust ads promising "No Credit? No Problem!"
- Ignore high-pressure sales tactics.
- Don't take the first loan you are offered.
- Remember that a low monthly payment isn't always a 'deal.' Look at the TOTAL cost of the loan.
- Be wary of promises to refinance the loan to a better rate in the future.
- Never sign a blank document or anything the lender promised to fill in later.

(Center for Responsible Lending, www.responsiblelending.org)

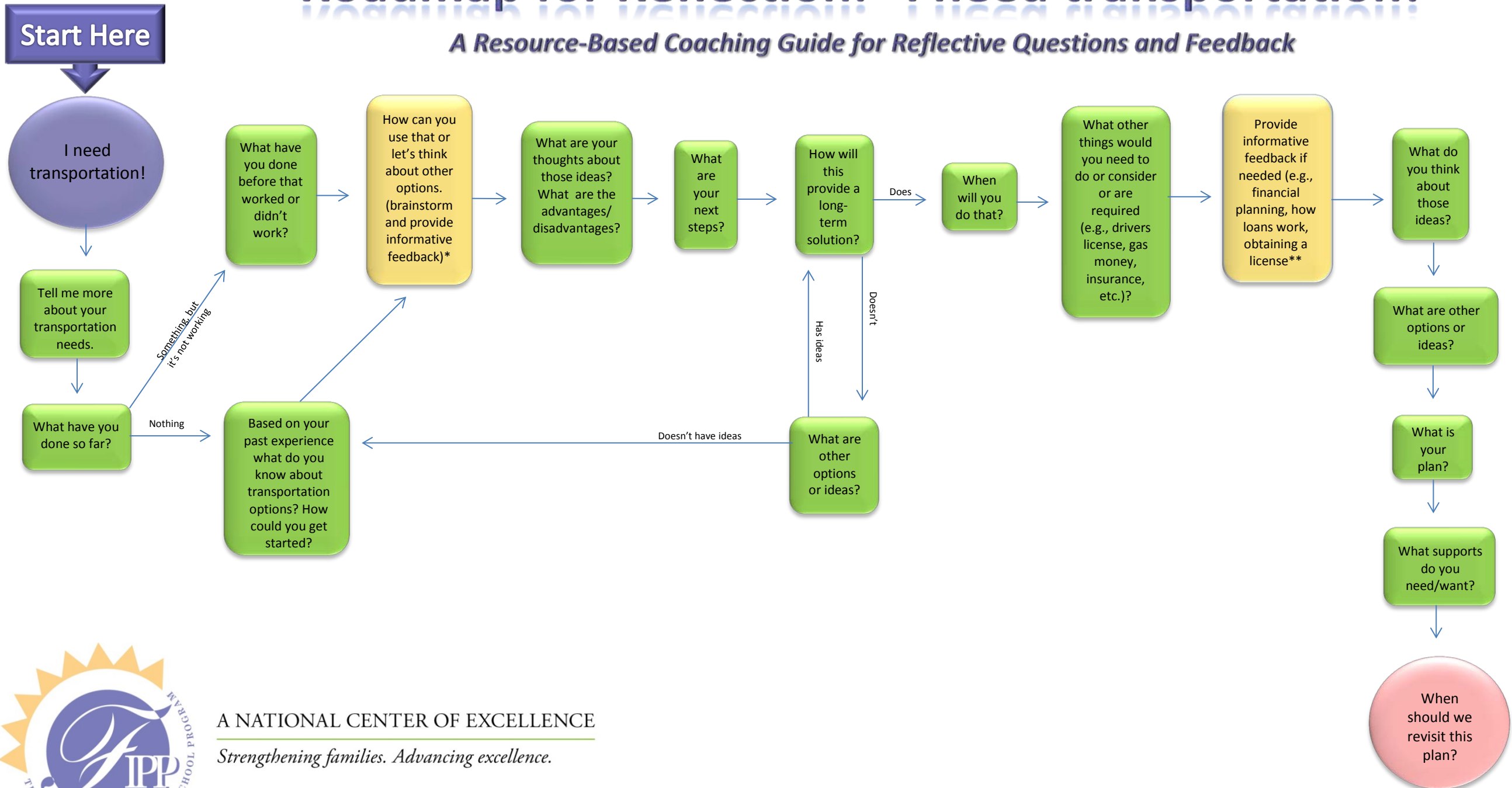
Interest rates for new and used cars can vary (usually between 1.59% and 5.59%) depending upon the length of your loan and your credit score. You should sign up for the shortest term length you can afford to get the lowest rate possible. You can also check your credit score to be sure that it is accurate.

Informing yourself of the true market value (TMV) of a vehicle is the best way to negotiate a good price. Edmunds (Edmunds.com) reports the average actual selling price around the country for specific vehicles. Kelley Blue Book (kbb.com) also calculates the actual value of a used car. Sharing what you know about the value of the vehicle in which are interested can give you leverage to lower the asking price.

(Consumer Reports, www.consumerreports.org)

Roadmap for Reflection: "I need transportation!"

A Resource-Based Coaching Guide for Reflective Questions and Feedback



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