



NEW MONEY STORY® MENTOR TRAINING

A Licensed, Specialty-Certified Program for New Money Story® Mentors

INTRODUCTION

The Curriculum

New Money Story® Mentor Trainers' Manual came about from some very basic questions.

Part of the struggle to embrace change—individual or corporate—is that many methods to facilitate change are contrary to how the mind and brain work. For people to actually undertake change, what are the specific steps they need to take in order to affect that change? Then, how can these steps be applied to aspects of their relationship and mindset about money? Science—from neuroscience and quantum physics to new psychology research—has a lot to teach us about change and the resistance to change. Coupled with neuroeconomics, behavioral economics and strategic coaching, the results can be powerful.

I began to hear that professionals—financial, HR, wealth managers, coaches—wanted a philosophy of mentoring—an overview of development and change. They needed a system to help them guide their clients.

The curriculum and the seminar material we're embarking on is a master plan and concrete assessment process with action steps to understand your relationship with money and to mentor the next chapter of a money story.

A potential application is a specific 28-week planned mentoring program for clients. I'll send a copy of the 28-week program to you—it's like a mentoring kit with protocols, tools, and the opportunity to condense or expand the protocol to fit clients' needs.

The companion *New Money Story®: Client Workbook* is incorporated into the *Trainer's Manual* in grey with placement corresponding to suggested use. The *Workbook* is available for you to use with your clients as a separate manual—in hard copy or digital formats. The *Client Workbook* itself contains 104 proprietary tools and exercises with annotation about their use. *New Money Story® Mentors* are licensed to use the *Client Workbook* and to participate in a generous affiliate partnership. The *Client Workbook* can be co-branded with your name on the cover, and your firm and contact information as a separate first page.

New Money Story® Glossary is available as support material, and is included in both the *Trainer's Manual* and the *Client Workbook*.

The Registry

The Registry lists all graduate Licensed, Specialty-Certified New Money Story® Mentors at www.NewMoneyStoryMentor.com. Your name, picture, contact information, and specialties will be listed. The purpose: To support your practices, exposure, and referrals—individual and corporate. Each of you can reference the site and listing on your website and increase traffic and cross-referral.

About the Mentoring Process

Practicing and teaching require two languages. I am presenting a conceptual level of understanding that encompasses theory, synthesis, tools, techniques, and methods to impart a comprehensive understanding of the material. Each of you – and I – need to be bilingual as well, in that the language you learn material and theory will not be the language you talk to clients. The two are related, integrated, and overlapping, though they are not the same. In the *Trainer's Manual*, the *Client Workbook*, and in the seminars, I will address “you” as the professional to initially work on your money story and as a model to use with clients.

A study was done of what makes a good mentor—an analysis of many variables determining the qualities of a good mentor, as well as the notable failures of mentoring. The two most prominent findings among all of the success variables:

- The Mentor believes in the client, and it is this belief that is internalized.
- The Mentor allows autonomy so the mentees get the proper feel of effectiveness, decision-making, and mastery. Rather than being controlling

or authoritarian, the mentor shares the detail of his or her decision-making, but then passes on the shared responsibility and accountability to the mentee.

A Prologue To Our Work

In the first session, we'll talk about the power of story and the concept of writing a *New Money Story*®. The remaining seminars will look at how to do that—at the principles and practice of change, beginning with the foundation of the 7 step ROADMAP process to create a *New Money Story*®. We'll talk about *your* money story. I encourage you to do the exercises and work pages in the *Client Workbook* (the portion in grey) in your curriculum. I want to encourage you to actively understand and work on your own story to apply the process. When you've done it yourself, you're in the best position to mentor it. When you have made your own journey, you can best guide your client's journey.

In this way, your own successes and achievements all become part of your learning process. After all, who would want a guide who's never been lost?

From a Chinese proverb:

I hear and I forget.

I see and I remember.

I do and I understand.

From Columbia University: We remember 2% of what we hear, 25% of what we see, and 90% of what we do. Put it into action.

And although we'll discuss application to your money story, you'll see that the principles are fundamental to all change, growth, and success.

Write this question down: What is my money story? Schedule a brainstorming session with yourself. Think about your story. Summarize your plot in one sentence. Bullet your major storylines: not your income, expenses, assets, debt, or net worth. Your *Money Story*.

One of the things you bring as professionals in your area that we will uniquely develop: To become experts at change. Choice architects. You facilitate and guide a client's money story. As we go through the seminars, think about your professional story as

well. Work on how to convey your unique offering in a clear, brief, simple way that focuses on client benefits. At a meeting not too long ago, I heard David Plouffe, Obama's chief campaign strategist, say, "Be able to answer every crucial question in one sentence."

And Einstein said, "If you can't explain it simply, you don't understand it well enough."

NEWMONEYSTORY

MENTOR

NEW MONEY STORY® MENTOR TRAINING

Seminar 1

YOUR MONEY STORY

Module 1

What is a Money Story?

- Is not your income, expenses, debt, or net worth
- Is your relationship with money

We Speak with Money

- Straightforward
- As a tool
- As a self-statement
- In self-talk
- In external and internal dialogues

Money Speaks to Us

- Money can make any statement
 - Worth
 - Autonomy
 - Security
 - Freedom
 - Love
 - Opportunity
 - Power

- Money errors
- The increasing abstraction of money

Mind Matters and Brain Business

- Why do we resist change? Even changing a story that doesn't work?
 - Part of the answer to why we resist change is in our minds.
 - And part of the answer to why change is difficult is in our brains
- How do we get our brains to work with us in creating money stories?

Seminar 2

TRANSLATE MONEY MEANINGS

Steps 1-3. Recognize, Own, and Assess Your Money Story

Module 2

STEP 1. RECOGNIZE AUTHORSHIP OF YOUR MONEY STORY

Four principles in recognizing authorship:

Principle 1. Our experiences are always consistent with our assumptions.

Principle 2. We don't see things as they are; we see things as we are.

Principle 3. A new story can only occur by living in the present moment.

Principle 4. Our minds seek closure and infer causality, accurate or not.

STEP 2. OWN YOUR STORY

Beliefs → Behavior → Performance

Whatever you experience you either *create* or *accept*.

Point of Reference

Recognize Active versus Passive Positions

STEP 3. ASSESS THE STORYLINES AND PLOT

Ideals Assessment

Needs Assessment

Comfort Zones

Understand Conflicted and Contradictory Storylines

- Monitor your choices
- Question your ideas
- Probe your reasoning
- Ask clearly and honestly: Does it work?

Listen to Your Language

Creating a New Belief

SEMINAR 3.

INSCRIBE NEW CODE

Step 4. Decide What to Change in Your Money Story

Step 5. Map Changes

Module 2

Step 4. Decide What to Change in Your Money Story

Choice Architecture and the Dynamics of Change

Event + Response = Outcome

Obstacles and Desires

An obstacle is the unconscious mnemonic of desire; both are co-constructed.

What neuroscience teaches us about mentoring:

1. People have prior knowledge that affects how they hear and respond to new information.
2. The prior knowledge is physical, real, and persistent as a neuronal pathway in the brain.
3. If we ignore reality, it will get in the way of new information and change.
4. Partly because it is complex and personal and partly because it is subjective reality, someone is not always aware of prior knowledge.
5. When changes occur in a systematic and consistent way, new connections are made in the brain. New maps are created.
6. Mirror neurons and the mirroring capacity allow us to use intuitive perception in mentor coaching.

How The Brain Opposes Change: 10 Principles

1. Change Generates Discomfort.

2. Change Creates Dissonance
3. The Brain is a Prediction Machine.
4. Behavioral Reinforcements Can Backfire
5. Motivation Is Not Essential
6. Emotions Change Brain Functioning

Threat →adrenalin →stress chemical cortisol →function shifts from forebrain

7. Stimulation and Performance
8. Closure to Novelty
9. Neurogenesis: the creation of new brain cells.
10. Neuroplasticity; the brain remodels itself.

The Science of Change in Mentor Coaching: A Summary

- Concentrate on new behaviors rather than problems in order to create new brain pathways.
- Co-create new ways of thinking to stimulate brain circuits
- Regulate your state of mind and manage emotions to promote brainpower.
- Facilitate insight rather than give advice.
- Focus on successes rather than obstacles or nonperformance.
- Emphasize positive adaptive behavior and progress; discourage attention to negative behavior.
- Facilitate new behaviors and guide the development and actualization of new mental maps.
- Collaboratively conceptualize the mental map—the internal model—of the client
- In the event of diversion to old feeling or behavior, redirect ideas and energy flow to the new ideas.
- Remember that the power is in the focus, and that permanent change arises from the consistency of that focus.

- Knowledge conveyed passively is inert; knowledge generated through insight changes the brain and mind.
- Conceptualize the meta-map with the client in order to master and internalize the process.

STEP 5. MAP CHANGES

There are 6 crucial elements to map change:

1. Regulate States of Mind
2. The Power is in the Focus
3. Visualize Changes
4. Insight Changes the Brain
5. Take action.
6. Transform Identity

Some specific to help clients change behavior, minds, and brains:

- Begin where the client is.
- Help them learn more about what they already know.
- Highlight positive attributes—existing neuronal networks (natural talents, behaviors, and patterns) to encourage their practice.
- Don't focus on mistakes. Focus will enhance neuronal etching so it should be on useful habits.
- Correct mistaken couplings. Understand and build on existing networks.
- Let sleeping dogs and old unuseful networks lay.
- Encourage the clients to develop their own metaphors and connections. Stories, analogies, and metaphors create maps.

- The brain has an intrinsic desire to create novel connections
- You have to recognize and take ownership of your experience.
- When we write a new story--and change our minds--we change our brains
- Give attention to a new experience or a new way of doing things consistently and repetitively.

Seminar 4

WRITE NEW SOFTWARE

Step 6. Author New Experiences

Your Debt Story

The Debt Cycle

Compulsion → Shame → Disavowal → Compulsion

The Dynamics of Change

- Excitement
- Trepidation/Anxiety
- Expansion
- Mastery
- Relinquishing a past position
- An injury to self esteem

Internal Conceptual Markers of Change:

- The Myth: that there is a perfect choice.
- The Illusion: that the perfect choice will solve all problems.
- The Disappointment: that nothing is perfect.
- The Development: the recognition that no one is going to take care of you.
- The Growth: to take the next best action.
- The Consolidation: the happy/sad experience of growth.

Recognize and Understand Emotional Couplings

Think Outside The Box

The AAA Principles of Change to Author a New Story:

Awareness. Acceptance. Action.

1. You're writing your own story. *Is it working?*

2. You're writing your own story. *It takes just as much energy to create any belief in your story.*
3. You're writing your own story. *Decide what you want.*
4. You're writing your own story. *Do you have specific, measurable goals?*
5. You're writing your own story. *Small changes lead to big changes.*
6. You're writing your own story. *Be consistent in the pursuit of your goals.*
7. You're writing your own story. *The benefit of doing more of what is working and less of what isn't working will become evident and self-perpetuating.*
8. You're writing your own story. *Ask for feedback.*
9. You're writing your own story. *Get success insurance.*
10. You're writing your own story. *Take a chance.*
11. You're writing your own story. *It's never too late to start.*
12. You're writing your own story. *Everything is OK in the end. If it's not OK, it's not the end.*

Seminar 5

REWIRE FOR WEALTH

Step 7. Program New Identity to Incorporate and Sustain the Changes

Download of Beliefs and Attachment Patterns From Early In Life

Change and Transition

The *change* is the *event*.

The *transition* is the *process*.

1. Every transition begins with an ending.
2. People in transition will create new ways to return to the old story.
3. The new beginning involves changing how you see yourself – even aspects of your identity.
4. Never underestimate the change back pressure from the system.

Commitment Devices

Definition: ways that people counter their own vulnerability and bolster commitment to a better response:

Coaching application: collaborate with clients to construct commitment devices to do what is in their best interest.

Most Frequent Mistakes Made In Writing A New Money Story

1. Not knowing that you don't know.
2. Stopping at the first right answer.
3. Procrastination.
4. Inefficient energy management.
5. Ambiguity
6. Too many choices
7. Lack of persistence
8. Not following success trails.

Mission Statement

- Ideals
- Purpose
- Strategy
- Goals

The Art and Science Of Visualization

The Art and Science of Affirmations

- Present tense
- Positive.
- Personal
- All 5 senses
- Emotional
- Brief
- Specific
- Action words
- Consistency
- Add "Or something better"

An Overview Of The Seven Steps

Recognize authorship

Own your story

Assess plot and storylines

Decide what to change

Map changes

Author new experiences

Program new identity

The Mentor As Hope Engineer

1. Make changes tangible and concrete
2. Make progress measurable.
3. Make progress visible.
4. Specify the next step.

Seminar 6

MASTER STATES OF MIND

Module 3

Mind and Brain Contributions

Regulating States of Mind

A state of mind is a mind-body state, like a specific software program that determines how we perceive and process information – and how we respond.

The Neuroscience of Decision and Conflict: Choice Enhancement

1. Increased tension produces emotional regression.
2. Increased emotion narrows perspective.
3. When in a state of upset, the first order of business is to regulate feelings.
4. Lump tasks according to states of mind required to do them.
5. Learn the optimum state of mind for a particular task.

Protect your time for an endeavor of a particular state of mind.

Twelve Poker Lessons

1. Don't take it personally.
2. You are writing your own story.
3. Beware of internal bargaining.
4. Identify the self-deception of rationalizing.
5. Recognize the early warning signs of tilt.
6. Rein in your natural emotional response.
7. Regulate feelings to restore a cool state. (Get centered.)
8. Plan your strategy of response. (Restore left brain logic.)
9. Respond only when your state of mind is balanced.
10. Objectively choose a response.

11. Analyze the situations that generate tilt.
12. Manage or eliminate tilt triggers.

Self Control and Self-Regulation

Self-control and self-regulation both play a role in the success strategy of regulating states of mind.

- Self-control: conscious, willful intention with a tangible, short-term goal.
- Self-regulation: involves creating an optimum state of mind to access all information in each of our different states of mind.

Pleasure and the Hedonic Treadmill

Management of State-Specific Issues: Chokes, Slumps, and Blocks

Explicit learning: conscious, specific, factual, and focused learning focused on data.

Implicit learning: procedural memory such as a body memory or behavioral pattern.

Chokes: moving from the flow of an implicit memory to an explicit memory

Slumps: an extension of a choke.

Blocks: inability to enter a state of mind for a specific function, such as a writer's block.

Insight Changes the Brain—and Shifts the State of Mind

Steps to use the information of feelings to master emotional triggers

1. Be aware of your feeling (Exercise: A Structured Inquiry to Recognize Feelings)
2. Be aware of the emotional state that the feeling represents
3. Track your emotional state to be aware of the natural course.
4. Specifically be aware of what triggers your emotional state.
5. Identify the most common triggers of each of the emotional states that seem operative

6. Review your list of needs. Disregarding or not meeting a need will result in an emotional reaction.
7. Strategize a way to meet the need in some way.
8. Let go of the impossible.

Seminar 7

MIND MATTERS AND BRAIN BUSINESS

Module 4

The ABC's of Money Mistakes and Financial Fallacies

Affect (Emotional) Biases

- Nostalgia Bias: Airbrushing memories by idealizing the past
- Invincibility Bias: a sense of invulnerability or immunity from usual problems
- Optimism Bias: search for a good story; miscalculating and underestimating risks
- Tilt: Emotionality hijacks usual reason and holds judgment hostage
- Emotional Valuation: a personal emotional meaning causes loss of objectivity
- Loss Aversion: an emotional decision made to minimize future regret
- Probability Blindness: the brain predicts based on repeating events (roulette wheel stops on red six times in a row)

Behavior Biases

- Transference Fallacy: transferring regard or perception from a past situation onto a present one
- Spending Justification: creating a “just cause” to spend
- Spending Rationalization: creating a seemingly rational reason to spend
- Sunk Cost Fallacy: persisting in an unrewarding activity, because of what you've already spent/invested
- Pattern Bias: construct concurring facts into a single narrative; neurologically wired to look for patterns
- Status Quos Bias: Comfort zone tenacity; inertia

Cognitive Biases

- Diagnosis Bias: label, then seek data to confirm; blind to refuting data
- Confirmation Bias: distortion of available data to support preexisting beliefs
- Money Equations: individual emotional meanings and attributions
- Anchoring: tied emotionally and conceptually to an initial frame of reference
- Framing Decisions: money is treated differently based on context (found money, salary, savings)
- Extrapolation Errors: predicting the future based on the past
- Internal Bargaining: a self-deception that equates plan with action

Social Biases

- Affinity Bias: underestimate the risk of the things we like
- Value Attribution: we tend to imbue a person or thing with certain qualities based on initial perceived value
- Availability Bias: predict based on more emotionally recalled past similar situations
- Recency Effect: recent events overweighted because of more vivid recall
- Collective Tilt: herd mentality; group momentum

The Neuroscience of Our Three Brain Systems

- The Reptilian Brain: The automatic instinctive brain.
- The Limbic Brain: The midbrain governing emotions.
- The Neocortex Brain: Logical thinking, intellect, language, emotional processing

Motivation and Money

- Altruism center: lights up when we help others and form bonds

- Reward center: lights up when we make or spend money

Money and Value

Value and Beliefs

Spirituality and Money

Mental Models and Context Determination

Money and Mood

Social and emotional factors influence judgment and decision-making.

- People feeling depressed spend more money
- People who are angry will take on more financial risk.
- People who are sad take on less financial risk.

Some Additional Considerations of Mood and Money Relationships:

- When you feel bad or down, your attention scatters, because of low dopamine.
- When you feel excited (spike in dopamine), your attention is alert to new opportunity.
- When a task becomes too easy or too routine, dopamine wanes, and the low stimulation means you will soon be distracted.
- When a task is hard, you may give up

We have two decision systems: an analytical and an intuitive one.

- Financial success triggers the same neurocircuits that cocaine does: the dopamine system.
- With increasing financial success, investors become increasingly inured to risk, taking greater chances with greater success.
- Risk is both stimulating and addictive. It creates a dopamine and adrenalin rush of excitement.

- A strategy planned while you are calm at your office or home misses the mark about how you'll respond in a different state of mind, such as stress.

Priming

Market Bubbles

Irrelevant Information

Considerations to Factor Mind and Brain Influences

- Know exactly what you need and want. If you are not clear and precise, you may become susceptible to charm, persuasion, brand, advertising, and social pressure.
- Make certain what is offered – a product or a process – makes sense and feels right.
- Look at the benefits directly to you.
- Look at the benefits to the seller.
- Recognize the mind's inclination to justify and rationalize a decision, and to deny worst-case scenarios.
- Remember that the brain is hard-wired for optimism.
- We judge our decisions by what we see others doing.
- Bids at an auction start low so that people get more involved, and bidders get emotionally attached to an item.
- Recent research has shown that we are more likely to trust people who look like us.

Seminar 8

ADVANCE THE PLOT OF YOUR NEW MONEY STORY®

Module 5

Mind-Maps: The Brain's Story

Comfort Zones

- Because something feels familiar does not automatically make it the best or most strategic way to proceed.
- But, just because something feels unfamiliar and uncomfortable does not validate it as the best choice, either.
- Recognition of patterns and repeating loops gives awareness of options.
- Remember that new choices will at first be uncomfortable.

Break out of your Comfort Zone

- **R**ecognize repeating storylines and familiar patterns.
- **O**bserve which ones work and which ones do not.
- **A**ssess what you really want apart from your comfort zone
- **D**etermine the next step.
- **M**ap changes.
- **A**uthor new experiences to move from your comfort zone.
- **P**rogram new identity to see yourself in a new comfort zone.

Thought Loops

- **R**ecognize that you are in the thought loop.
- **O**bserve the triggers that initiate a thought loop.
- **A**ssess the best response
- **D**etermine the next best action as soon as you recognize being in that loop.
- **M**ap changes.

- Author new experiences
- Program new identity to incorporate and sustain the changes.

Choice Architecture

Frame

There are three basic ways to change your comfort zone:

1. Visualization.
2. Affirmations.
3. Change behavior.

Focus

- Circle of influence
- Circle of concern
- Law of Attraction: focus on what you do want rather than what you don't

Seminar 9

CAREER AND MONEY: PURPOSE MEETS PASSION

Module 6

Passion

- Every success story is a love story.
- All truly successful people live in alignment with their passions.
- Superperformance: to help people fulfill their life's purpose through their work

Flow

- A state of mind
- A positive state of heightened focus, productivity, and happiness.

ROADMAP

Recognize your career story. Clearly describe your career story as it exists now.

Then describe what you want in your career story.

Own your needs and values regarding career.

Assess what is *present* and what is *missing* in a current career. What information do you need? Research new information regarding personal skills, abilities, aptitudes.

Decide on a plan. And how to make it work.

Map your plan. Where, when, how to begin. SMART goals, initiatives, next best action.

Author changes. Implement the plan. Reach your goal.

Program new experiences. Some considerations include becoming comfortable with a new professional identity.

Ongoing Assessment

- Monitor your choices
- Question your ideas
- Probe our reasoning
- Ask clearly and honestly: Does it work?

Mentor Coaching Applications

- Challenge your mindset
- Approach work with new perspectives
- Think long term
- Get feedback from other sources
- Do these approaches consistently

Destination Postcard: An interim goal in the process of getting to your ultimate visualization.

- Script the critical moves pointed to the destination
- Make the changes consistent with identity
- Focus on the next step
- Build habits to optimize efficiency
- Visualize the entire experience of successful arrival

Parallel Process

Diagnosis Bias

Your Business Story

Brand as Identity

Lessons From Great Branding

A winning brand includes many of these characteristics:

- A brand is the personification of your service or products, as well as being a bridge to relationship, promise, and loyalty.
- Your brand must be distinct, and others must be aware of that distinctness.

- A brand should evoke emotions and create sensory experiences
- It triggers positive associations.
- A brand should exhibit admirable human qualities.
- A brand must stand for something.
- A brand should create a sense of community with emotional connections and loyalties.

Brand identity: a combination of visual, auditory, sensory recognition.

Business Development

- Idea.
- Process.
- Action

Marketing

- Brand
- Niche
- Vision
- Specialty
- Products

Money and Value

Successful and Productive Work

- Time is not an adequate measure of hard work.
- Hard work is not an adequate measure of performance or success.
- A work ethic is not the same as a productivity/success ethic.
- If possible, delegate everything other than what you do uniquely well.
- Time management is energy management.
- Stress regulation is energy management.
- Follow your passion.

- Know your optimum state of mind—your zone—to accomplish a specific task.
- Know how to enter your optimum state of mind—how to get to your zone.
- When your passion and your expertise combine, deciding possibilities occur.
- Structure gives you freedom.

Seminar 10

MONEY AND YOUR RELATIONSHIP STORY

Module 7

What Really Matters

The Influence of Relationships

- The hidden influence of social networks
- The contagion factor of relationships

Three Types of Empathy

1. Cognitive Empathy: to know the thinking and perspective of another person.
2. Emotional Empathy: to sense what others experience.
3. Compassionate Empathy: the resonance and connection with another.

Mentor – Client Relationship

Process vs. Content

- The message contains the message.
- Formulate a new model to understand and incorporate experiences.

What Our Clients Want

- Unselfconscious participation
- Acceptance of all communication
- Full immersion
- To see the self the client hopes to become.
- To hear answers to questions not consciously asked.
- To hear the silent intent.
- To not have the coach distract from the client's immersion in the process.
- To believe in the client until he or she can believe in themselves and teach us both why.

Mindset

A mindset is a map – a software system that is complete and internally consistent

- Growth mindset: Based on a belief in change. A growth mindset is based on beliefs that everyone can grow and change through experience and application
- A fixed mindset: Based on unchanging beliefs. No amount of confirmation can dislodge a hypothesis, such as mediocrity, or the need to prove oneself. Fixed mindsets involve the belief that intelligence is basically unchangeable and fixed.
- Mentoring mindset change:
 - What can you learn from this?
 - How can you improve?

Instinct and Prejudice

What Our Clients Want

- Unselfconscious participation in serious work and sometimes in play.
- Acceptance of praise without embarrassment or deflection, so that we can give it back to its creator as self-statement.
- Full immersion in (yet not full reaction to) their full feelings, never losing sight of their internal perspective and best interest.
- To hope that we will see the self the client hopes to become. And see the evolving new story that sometimes gets obscured from the client's view.
- To see, at times, a thought, feeling, or behavior as an answer to a question its creator has not consciously dared to ask.
- To hope that we hear the silent intent imbedded in the compromised result; to see the hope camouflaged in the frustrating process.
- To hope that we will not be awkward, self-conscious, or say anything that would distract from the client's immersion in his process.

Mentor Coaching With Couples

1. The couple – the relationship – is the client.

2. There is no confidentiality with one partner regarding the other.
3. Build a holding environment.
4. Establish a process for respect, listening, understanding.
5. Advocate only for the couple.
6. Listen for strengths to build on, to use for repair.
7. Counter blaming each other by holding the *couple* accountable and responsible.

Coaching couples includes the fundamental components of individual coaching

- Establish the coaching alliance
- Create a vision
- Develop an action plan
- Implement the plan

A Group Facilitation Model

- Review of Purpose
- Ground Rules
- Group Project
 1. 1-2 biggest issues of the group.
 2. What would create this to be the best meeting you've been in?
 3. Key stakeholders: who influences us and who do we want to influence?
 4. Most important + and – thing those stakeholders would say about our group?
 5. 6 months from now: If we executed well and moved this organization along:
What would you like people to say differently about this group?
 6. Key initiatives. Brainstorm 8-10 things; pick 2-3 that offer best chance of getting to where we want to be in 6 months.
 - Best person to take ownership of each initiative
 - NBA for each initiative
 - F/U to group next meeting

Seminar 11

MONEY SUCCESS PARADIGMS

Module 9

Decision Clarification

Leading reasons that people resist change:

- Ambiguity Aversion: The risk of change is seen as greater than the risk of standing still.
- People feel connected to other people identified with the present situation.
- There may be no new role models or mentors for the new activity
- You can't know you have the competence for a new situation that you've never been in before.
- The proposed change threatens not only people's notions of themselves, but also how they're perceived by others
- Narrow the choices

Shrink the Change

Adaptation to Success

Failure and success are both stories.

Either story—failure or success—can change

Figure out why you want to get up in the morning:

- Challenge
- Satisfaction
- Creative effort and pleasure
- Passion
- Achievement

Remember that immobilization and distress can be created by:

- Prolonged planning
- Continuing to align yourself with the universe
- Wish boards and repeating daily affirmations

Creating a New Belief

The value we attribute—the belief—can change our perception.

Creating a new belief is a process.

At any moment in time, neural networks are influenced by three factors:

- genes
- experiences
- focused attention.

The Correct Paradigm

- Mastery takes time. Don't skip any steps.
- Decide what you want to measure in order to achieve your total goals.
- Future self identification

Principles of Facilitating Successful Change

- Each person's life story is created.
- Knowing what not to do is at least as important as knowing what to do.
- When people create their own answers, they have signed on to invest in the outcome.
- We don't see things as they are; we see things as we are. Assumptions manifest as feelings and behaviors.
- Change is constant and inevitable; it is the resistance to change that generates most problems.
- Small changes lead to big changes.
- Problems, causes, and solutions are not always related or even inter-connected.

- The benefit of doing more of what is working and less of what is not will become evident and self-perpetuating.
- You need to know where you're going--goals and strategies.
- You need the correct paradigm.
- Decide what you want. Believe it's possible.

A New Operating System for Wealth

The Life Stages of Success

Success may mean different things at different points in adult life—at each developmental phase.

- in a relationship
- individual success
- a wide angle lens

A Final Exercise

Seminar 12

THE WEALTH OF WELLNESS

Module 9

New Wellness Story

- We are in a revolution in the science of wellness and of aging.
- We understand how our bodies work at the cellular level.
- We understand healthy aging.
- We can live healthier lives than anyone in all of biological time.

There are 5 great motivators:

1. Fear
2. Exclusivity
3. Guilt
4. Greed
5. Need for Approval

Decay vs. Growth

The story that we engage with our bodies is one of two possibilities: decay or growth.

Steady exercise is a coded message to your body – and your mind.

*In 20 years, failure to exercise six days a week will seem as self-destructive as smoking two packs of cigarettes a day. (Henry Lodge in *Younger Next Year*)*

Of 3000 people surveyed, three activities stood out above all others as ones that prompted procrastination. More than anything else, people put off:

- Exercise
- Starting a diet
- Evaluating their retirement plan

Two things above all other create neurogenesis:

- Enriched environment
- Exercise

Another finding: chronic stress impairs neurogenesis.

Important Wellness Variables

- Empathy heals.
- Faith and spirituality heals.

The Framing Effect and Wellness

Visualization of Your Healthy Body

- Be certain it is your body, not someone else's.
- Have the right picture of yourself in your head: in current time – i.e., not your younger self 25 years ago.
- Write down your ideal body weight range.
- Write down your plan for exercise, weight, and nutrition.
- Write down your affirmations

State of Mind

Effect of Stress

- Stress contributes to 85% of all medical problems (Cooper Wellness Program)
- 70-80% of physician visits are stress related. (U.S. Public Health Survey; U.N. International Labor Organization Study)
- 52% of executives will die of diseases related to stress. (Cooper Wellness Program)
- Stress is the number-one reason behind sickness from work. (Gee Publishing Survey)
- Stress undermines work productivity in 9 of 10 companies. (Industrial Society survey)

State of Mind Patterns

A new pattern of behavior can occur for a sustained period of time. Then, it can be subjugated to other, even opposing mindsets—most often a return to a comfort zone—a reversion to the familiar.

Create a list to prompt wellness states of mind patterns:

- A three minute break to listen to music to decrease stress or just relax
- Make your first thoughts of the day positive and fulfilling. They set in motion how the day will transpire
- Make your last thought at night before you go to sleep a positive, enhancing one. It sets in motion what your unconscious mind works on while you are asleep.
- A meditation period of three to ten minutes a day can be powerful to get centered and determine your focus.
- Be aware of especially fertile times to plant seeds, such as the beginning and ending of the day. If you are positive, it will grow. If you are a collector of injustices, your collection will grow.
- The quickest signal of what you're thinking about it what you're feeling. Feelings let you know whether you are on track or not.

Some Final thoughts on Storytelling, Genes, and Alchemy

Story is the most powerful ways humans can communicate.

Epigenetics: the study of the ways in which our experiences change the ways genes operate. Our experiences program how active our genes will be. So too can current meaningful interactions. Small, caring, nurturing acts have a powerful and lasting impact. Even in adulthood.

Alchemy: As Alchemists, we help people see possibility—to engage a transformative process.

Your True Story

ADDENDUM

A Money Story Hides in Plain Sight

- If your money story to this point would be published as a book, what would the title and subtitle be?
- If your story builds to a major achievement in the near future, what will that be?
- Describe a scenario in your money story in which you, the protagonist, faced a major setback that brought out the best in you to successfully overcome it.
- What aspects of your story do you want to enhance?
- What aspects of your story do you want to leave out as you move ahead?
- What events or process foreshadows your next success?
- What roles will the most important people in your life play as you go forward?
- What is your spiritual essence?

Active choice: Principles for facilitating change

1. Each person's money story is created. In adulthood, you create whatever you think,
2. Knowing what not to do is at least as important as knowing what to do.
3. When people create their own answers, they have signed on to invest in the outcome.
4. We don't see things as they are; we see things as we are.
5. Change is constant and inevitable; it is the resistance to change that generates most problems.
6. Small changes lead to big changes.

7. Problems, causes, and solutions are not always related or even inter-connected.
8. The benefit of doing more of what is working and less of what is not will become evident and self-perpetuating.
9. You need to know where you're going—goals and strategies.
10. You need the correct paradigm.
11. Decide what you want. Believe it's possible.

A Summary of Listening as Mentors

As Mentors, become accustomed to listening to a story without trying to fix it.

- First, put your ego in a blind trust. (Don't take it personally).
- Listen to the language, whether active or passive.
- Listen to the point of reference, whether internal or external
- Listen to the source of authority, whether self or other
- Listen for the initiation of action, whether proactive or reactive
- Listen for how centered the speaker is in his or her experience
- Listen for the state of mind of the speaker, and whether the state of mind is regulated + fits the task
- Listen for self-reference in the first or second person.

Elements of Mentoring Successful Changes

Mentor Coaches focus on solutions rather than understanding why, on giving options rather than advice or dictates. Since old patterns are hard-wired, it takes consistency of focus on new experiences to change this wiring. The first requirement is claiming ownership of the story, followed by recognition in order to understand, assess, and change. Peter Drucker stated, "The most pressing task is to teach people how to learn."

A review of important elements required to mentor successful change:

- Concentrate on new behaviors rather than problems in order to create new brain pathways. Identifying the problem won't solve it.
- Co-create new ways of thinking to stimulate brain circuits, with an "eye on the prize" to lay new mental maps.
- Regulate your state of mind and manage emotions to promote brain power. New insights and adaptations occur through balanced learning: left brain and right brain, intellectual and emotional.
- Facilitate insight rather than give advice. People can usually discriminate between inquiries that prompt insight and attempts at persuasion.
- Focus on successes rather than obstacles or nonperformance. The power is in the focus.
- Emphasize positive adaptive behavior and progress; discourage attention to negative behavior.
- Facilitate new behaviors and guide the development and actualization of new mental maps.
- Collaboratively conceptualize the mental map—the internal model—of the client in order to facilitate a new level of mastery.
- In the event of diversion to old feeling or behavior, redirect ideas and energy flow to the new ideas.
- Remember that the power is in the focus, and that permanent change arises from the consistency of that focus.
- Knowledge conveyed passively is inert; knowledge generated through insight changes the brain and mind.

- Conceptualize the meta-map with the client in order to master and internalize the process. This helps create the outline to incorporate the new experiences as a storyline and part of an evolving identity.