

Holistic Financial Coaching

Overview

- I. Coaching Mission Statement:** The mission of Equity Design’s Holistic Financial Coaching model is to influence individuals, families and communities to financial health and holistic wealth. We are dedicated to providing life-giving education, habits and accountability.
- II. System Description:** Personal finances are both a thermometer and a thermostat. As a thermometer they offer a library of insights into a person’s internal values and story. As a thermostat they can set the “temperature” of one’s entire life. Self understanding, personal healing and an integrated financial plan filled with positive habits and emotions can set any person free!
- III. Objectives:**
- A. Cognitive:** To upload a unique curriculum focused on financial health and planning through self knowledge, financial awareness, debt and asset management and long-term perspectives and goals.
 - B. Affective:** To inspire a deeper devotion to financial health through value elicitation, habit analysis and reshaping of financial patterns.
 - C. Interactive:** To provide opportunities for education, accountability and shared financial stories with coaches, integrated financial professionals and other coaching clients.
- IV. Coaching Components:**
- A. Diagnosis:** During the course of the year, you will explore your history, habits and values to understand the context of your financial transformation and to create a path to freedom and increased opportunities.
 - 1. You will evaluate your current financial position and the implications of each economic factor.
 - 2. You will explore habits and values to discern the source and motivations of core patterns.
 - 3. You will discern urgent, secondary and long-term financial goals.
 - B. Plan:** During the first few weeks, you will determine your needs, hopes and financial goals. You will then receive a roadmap, in the form of a financial plan, to enable you to achieve all of these factors. This plan will be trackable with measurable milestones and successes. Your plan will also be reevaluated throughout the coaching process.

1. **Long term goals:** Resources will be utilized to help establish the long term vision and dream for your life and your family.
 2. **Short and mid-term goals:** Knowing the goals that can be accomplished in the first year is essential to establishing the habits and emotions of good financial health.
 3. **Accountability:** A brilliant plan is useless if the plan is not implemented. “The greatest enemy of my dreams and goals is myself.” Specific *monthly* follow-up will help ensure plan implementation.
- C. Positioning:** These are the activities and financial factors that will allow you to accomplish your short and mid-term goals. For some, this will be credit repair or buying their first home; for others this will be buying investment properties or building a diversified portfolio.
- D. Education:** All growth is impossible without understanding the tools and implications of each step taken.
1. **One on One Consultations:** Many core ideas will be taught on an individual basis during quarterly training sessions.
 2. **Seminars:** At local venues taught by top Portland’s top financial professionals or through on-line modules, you will get unequalled financial education opportunities and resources.
 3. **Readings:** Articles and books will provide some freedom-giving perspectives for your financial position and goals.
- E. Conceptual Components:** Included in the significant education you will receive through our diverse communication mediums, (individual consultations, seminars, online, audio and printed lessons) we will cover some key concepts.
1. **Budgeting:** Our specialized budgeting system will include reactive and proactive components; it will include evaluative, measurable and on-going dimensions intended to help you attain financial freedom.
 2. **Financial DNA:** You will come to know more about yourself and the “whys” and “hows” of your financial story. You are unique and will be treated as such! Holistic Financial Coaching rejects a one-size-fits-all orientation and embraces your individuality.

3. **Debt Management:** You will learn not only how to eradicate debt (as appropriate,) but also how to leverage “debt” towards more efficient goal fulfillment.
4. **Asset Management:** Building your portfolio in mid-term and long-term phases necessitates diversification in both property and securities generation.
5. **Real Estate Investing:** Through your own home, as well as investments properties, real estate remains a key vehicle to “closing the gap” to your retirement goals.
6. **Integrated Financial Advice:** In addition to the Equity Design team, you will also get individual consulting and direction from a diverse team of financial professionals.
7. **Estate planning:** No matter your age or state of financial growth, it is create and continually evolve your estate plan. There are immediate planning steps that most individuals need to take, and we will provide you with the resources and referrals necessary to begin your plan.

Please note that academics, actions and accountability will be core to every coaching client’s transformational experience. At the same time, each coaching client will experience a unique curriculum and plan based on their own unique history, financial position and goals.