



EMPOWER PRACTICE GUIDE

2024

Part Two: The Spirit of Coaching

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ACKNOWLEDGEMENT OF COUNTRY

Juno acknowledges the Traditional Custodians of the lands and waterways. We pay our respects to Elders past and present and recognise the deep relationship and care that First Peoples have with this land. We recognise the ongoing survival and cultural wisdom of all Aboriginal and Torres Strait Islander peoples, and other First Nations peoples around the world.

PROGRAM ACKNOWLEDGEMENT

Juno has worked in partnership with the Economic Mobility Exchange™ to adapt this powerful approach to poverty disruption and trauma recovery. This approach internationally has consistently seen women achieve employment aspirations, increase income – with the flagship EMPath© program seeing increased income of an average of 183% – and improve their stability in housing and family. This model has been employed in the US, UK and Netherlands and assisted over 200,000 people in the last decade (reference).

The philanthropic support of the Lord Mayor’s Charitable Foundation, Phyllis Connor Memorial Trust, Darebin Council and the Inner North Community Foundation has enabled Juno to pilot and continue this model in Victoria.

INTERNATIONAL RECOGNITION

Juno’s EMPower Program has been internationally recognised for its thought leadership and the adaptation of the model for an Australia context, being awarded ‘Most Impactful Award’ by the Economic Mobility Exchange in 2024.

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PURPOSE OF THE GUIDE

The purpose of this practice guide is to document the theories, philosophy, evidence base, and practice approaches that underpin Juno's economic mobility coaching program, EMPower. This guide supports coaches and practitioners with a clear framework to ensure their approach is evidence-based and trauma-informed.

The guide is structured into three distinct parts:

Part 1. Theory and Research: Outlines the theoretical and research foundations behind the program.

Part 2. Spirit of Coaching: Delves into the coaching approach, including its philosophy and application.

Part 3. Delivery: Describes practical aspects such as forms and processes relevant to the program.

The practice guidelines and tools have been adapted for use in Australia by Juno coaches and the program development team. This guide encapsulates refined learnings and approaches and aims to explain the program in an engaging, accessible format. It is best used in conjunction with the EMPower Mobility Mentoring online training, which delves deeper into the neuroscience of trauma and recovery and underpins the development of the program.

DEVELOPMENT AND ADAPTATION

Partnership: Juno has collaborated with EMPower since 2018, gaining knowledge and training in the model as a member of the Economic Mobility Exchange.

Adaptation: Between 2019-2020, Juno adapted the resources for the Australian context.

Pilot Program: The pilot program began in March 2021 and concluded in September 2023, supporting 38 women (cis and trans).

Measurement & Evaluation: A final evaluation report of the pilot program was delivered by For Purpose Evaluations in November 2023. You can read it here: [Endline Evaluation Report of EMPower Pilot Program](#)

COACHING MINDSET: HOW YOU SHOW UP TO THE WORK

How you show up to the work; your willingness to learn and grow, how you view your participants' potential, and your ability to self-reflect and be curious, are at the heart of building strong relationships with your clients. The coaching relationship within EMPower is built upon the three pillars of trauma-informed care, the power of high expectations, and strong collaboration between participant and coach.

We will unpack and explore these three core concepts in more detail throughout Part 2.

Here are some of the top qualities that are essential for you to develop to strengthen your approach and mindset within your coaching relationships:

- › **Self-Awareness:** Understand your own state of mind and emotions so you can own them and therefore be fully present with the participant. Are you feeling tired? Stressed? Energetic? Successful? Taking a few moments before a coaching appointment to become aware of your own current state can assist you to enter a coaching appointment with clear boundaries and an openness and readiness to engage with the client where they're at.
- › **Presence:** The ability to be fully present is critical to a coach's success. Presence allows you to be aware of the client, where they're at, what they're bringing to the appointment and to cultivate a mindset of openness, flexibility and curiosity.
- › **Curiosity:** Curiosity sits behind every effective open question - without curiosity, we're likely making assumptions about what's going on for someone and not only might this be wrong, but it may also prevent us from being able to support the client to better understand themselves and figure out their best course of action.
- › **Creating a Safe Space:** It is the coach's role to cultivate an open, non-pressured and non-judgmental space for thinking, imagining, exploring and reflection. It is this space that will allow a client to cultivate self-knowledge and build meaningful action plans towards their goals.
- › **Co-Creation:** Rather than simply asking the client to define the focus of the session, work together to co-create a clear focus that aligns their priorities with your guidance, ensuring an effective and productive outcome.

WHAT IS A COACHING CONVERSATION?

Central to the success of any therapeutic relationship is the establishment of a strong relational rapport. Key skills like unconditional positive regard, non-judgment, deep listening, clear boundaries and authentic relating are essential to building strong rapport.

Trauma-informed care is also central in the coaching dynamic; this means building trust, safety, confidentiality and collaboration with the client. The frameworks we are guided by within our coaching have been an intersectional feminist lens, anti-oppressive practice, strengths-based and person-centred. It is deeply important to honour where the participant is at, whilst at the same time, orienting the conversation towards change, developing new mindsets and encouraging them to take aligned action.

“Coaching is distinct from a conversation about future plans, a counselling session, or a case management appointment. Oftentimes, we would explain to participants that the difference between counselling, case management and coaching exists on a spectrum.”

We liken the coaching conversation to a dance – structured and guided, yet fluid and responsive. Understanding how to coach is very different from understanding the background and theory that explains the neuroscience and structure of the program.

Coaching is distinct from a conversation about future plans, a counselling session or a case management appointment. Oftentimes, we

would explain to participants that the difference between counselling, case management and coaching exists on a spectrum. Whilst the three approaches are all built upon developing a strong rapport and working from a trauma-informed base, and there are definite transferable skills, they are each distinct approaches with different intended outcomes.

> THERAPY OR COUNSELLING

Therapy or counselling typically focuses on unpacking and understanding the past, as well as one’s patterns, making sense of and processing trauma, and developing inner resources to manage stress and gain clarity moving forward. More or less, the time orientation of therapy is to the past.

> CASE MANAGEMENT

Case management is focused on resolving crises in the moment, connecting individuals to support, managing immediate concerns and issues, and working together to navigate complex systems that often require worker navigation. Case workers provide clear advice, referrals and support.

› COACHING

Coaching is future-focused, aspirational, draws on the individual's values, and supports them to build confidence in their ability to take steps to create change and grow their belief in themselves. As EMPower participants are not in crisis, the focus within the program is on participants taking aligned action towards their goals, which in turn builds confidence. As participants see and feel themselves successfully achieving goals, their belief in themselves naturally grows and develops. One key difference in coaching, compared to counselling, is the planning and execution of certain actions, developed by the client. Within EMPower, this is done with the Goal Action Plan template.

Within coaching conversations, it is not necessary to gather a full case history or ask participants questions about their history of family violence or homelessness. This was an aspect of the program that participants frequently reflected upon being different and incredibly positive; we weren't asking about the details of their past; we were asking them instead about their hopes and aspirations for the future. They were not another client in the system, but were unique individuals with their own stories, dreams and visions for how they wanted to live their lives. Some clients may want to speak about and unpack their situation, but we make sure to let them know they can decide how much they share and there is no expectation. Additionally, this is not the focus of coaching; keeping the focus on the future whilst not minimising the impacts of the past must be done tactfully.

KEY SKILLS

- › **Active listening and reflective listening:** reflecting the client's words, values and beliefs back to them to support their own understanding and self-knowledge.
- › **Open questions and curiosity:** asking straightforward, open-ended questions that allow the participant to engage in imaginative dreaming and voice what it is they want to create in their life.
- › **Non-judgmental and unconditional positive regard:** to always hold front and centre a belief in the client's capacity to change and to successfully pursue what they want for themselves. To believe people are doing their best with the resources and knowledge they have and that they can create change and achieve their goals.
- › **Capacity to take a "hands-off" approach:** not intervening on a client's behalf but letting clients make their own choices and take action for themselves. Your role is supporting them to build self-understanding, to learn and to make both their own mistakes and successes.
- › **Adopting a strengths-based approach:** recognising the skills, talents, qualities and potential that clients already have that can assist them to work towards their goals.
- › **Holding high expectations:** belief in the participants capacity for growth and goal achievement.

- › **Fostering intrinsic motivation:** through drawing out the participants' own reasons and excitement for change.
- › **Working collaboratively and creatively:** ensuring that there is full client autonomy, and the goal is independence, not reliance on services.
- › **Be led by trauma-informed practice:** the capacity to create and maintain psychological safety (a safe enough environment within which to take risks) to enable learning and growth for the client.
- › **Executive functioning psychoeducation with clients:** validating and normalising the way in which executive functioning skills can be impacted by experiences of trauma. This should also include explaining how the pre-frontal cortex is a very plastic or malleable part of the brain, so these skills can be strengthened and rebuilt over time.

RE-ESTABLISHING DIRECTION

Following experiences of trauma, toxic stress and poverty, reconnecting with feelings of hope and excitement for the future can feel distant and challenging. The brain may remain in survival mode, and potentially cycle through fight, flight, freeze, and fawn responses, depending on the context.

Rebuilding safety is an essential first step, which is why part of the eligibility for the program has been that participants are not in crisis. However, it must be acknowledged that safety is not simply a roof over one's head. It is a felt sense of support, connection and autonomy, and freedom from violence and discrimination. Also, we acknowledge people's lives, and their recovery journeys may not always be linear; if someone in the program experiences a crisis, we will pause or stop coaching and refer them to appropriate support, such as homelessness or family violence case management.

Family violence and homelessness are deeply impactful and can create an ongoing sense of not being safe in the world, even when someone has housing and is no longer in contact with the person using violence. Whilst each person's experience and story are different, we recommend that clients work with therapists who have a deep understanding of the dynamics of power and control within family violence, as well as comprehensive knowledge of specific trauma-recovery therapies.

When people are emerging from experiences of abuse and are re-establishing safety after a period of crisis, envisioning the future can be particularly difficult. Sometimes, especially at the beginning, clients can find it difficult to imagine a hopeful vision for their future. To support this process, it can be helpful to use different strategies to assist people to explore and approach this with playfulness and expansiveness. Some examples, visualisations and meditations, creative vision-boarding and art making, values exploration, reconnecting with

childhood interests, reflecting on people who inspire them or that they look up to and identifying their personal strengths.

WHAT LEADS TO SUCCESS FOR THE CLIENT?

Research highlights that the coach's belief in the participants' capacity for growth and change, and ability to hold high expectations for the participant, are two of the most important factors in creating success. Former CEO and Developer of EMPath, Elisabeth Babcock (2018, p. 2) writes "Coaching is a self-fulfilling prophecy. Participants are usually only as successful as their mentors believe they can be." The coach holds the belief in the client's ability for them, and this in turn, supports clients to develop the belief within themselves. Holding unconditional positive regard for clients is an essential element in building the relational rapport.

*"Coaching is a self-fulfilling prophecy.
Participants are usually only as successful
as their mentors believe they can be."-
Elisabeth Babcock*

Participant's ongoing goal achievement helps to build confidence which in turn leads them to take greater risks and feel that they can step into new challenges with a strong sense of self. Effective coaching doesn't promise that every goal will be easily achieved, with no difficulties along the way. This recognition is built into the goal action plan template, where participants explore potential difficulties they may encounter and strategise how to overcome them ahead of time.

Coaching with the aim of fostering a growth mindset highlights that what will lead to success is the effort, the time and persistence put into the goal. In other words, the focus is more so on the process and journey itself; building resilience, practising problem-solving, planning, taking action, creating supportive networks, and taking risks to achieve a meaningful and economically stable future. This ongoing process of achieving small goals and following through on doing what you say you're going to do, essentially keeping promises to yourself, builds confidence and self-trust.

GROWTH MINDSET

A growth mindset is the belief that abilities and intelligence can be developed through effort, learning, and perseverance.

People with a growth mindset embrace challenges, learn from criticism, and see failures as opportunities to improve. This contrasts with a fixed mindset, where individuals believe their abilities are static and unchangeable. Key to the development of a growth mindset is the acknowledgement that failure is part of life and not a reason to stop trying. This means embracing challenges and opportunities for learning. Someone with a fixed mindset may avoid challenges in life, give up easily, and become intimidated or threatened by the success of others. Intelligence is viewed as something you “are”, as opposed to something you can develop. These fixed and growth mindsets exist on a spectrum and people can move in either direction, depending on their environmental cues, relationships and opportunities. This is not to say that pure willpower will lead to success in every situation. There must be an acknowledgment of context for each person, experiences of trauma, and the structural and systemic advantages and disadvantages they face. Included within this is the implicit and explicit messages people are told about their capacity and ability to affect change in their circumstances. So, it’s not simply the access to resources and opportunities; it’s the messaging about who is worthy of certain opportunities.

This inclusion of research around developing a growth mindset is part of what makes our coaching framework different. We recognise the structural and systemic barriers and, at the same time, see coaching as an incredibly powerful tool to shift an individual’s neurological wiring and development of confidence and a growth mindset. Dweck’s (2006) comprehensive research clearly demonstrates that if you believe your brain can grow and change, you behave differently and are more willing to take educated risks, and ultimately achieve more. Communicating these concepts to clients is a highly effective way to begin shifting expectations to goal setting endeavours. Acknowledging the inherent risk and failure that can occur, whilst focusing on how time, effort and strategy will yield results is essential in the development of a growth mindset.

WHAT IS THE PROCESS OF COACHING IN EMPOWER?

The EMPower program is designed to work alongside participants, using a therapeutic coaching approach to support them to explore next steps for their lives and rebuild economic security following experiences of homelessness and family violence.

The journey commences with undertaking a Bridge to Self Sufficiency which enables participants to develop an understanding of the inter-linked key life domains - family stability, wellbeing, financial management,

career and education, income and employment - and assess where they currently stand and where they want to be.

Through exploratory, generative coaching questions, the participants develop a clearer understanding of their next steps, increasing their motivation and belief in what they can achieve.

They then complete a goal-setting process to set SMART goals and break these tasks into smaller, manageable actions.

It is the process of setting goals and actions, researching and connecting to resources and finally, goal achievement and reward that reinforce the executive functioning skills needed to rebuild economic security.

By starting with small goals, participants see tangible evidence of their success and their confidence and self-trust begins to grow.

Regular reflection on past and future goals, along with the creation of new goals, is a key component of the regular coaching sessions.

SETTING UP THE STRUCTURE OF A COACHING CONVERSATION

As mentioned previously, the coaching conversation is a bit like a dance; there's both structure and flow. The coach should hold the structure but be flexible and open to exploring the client's goals in different ways, depending on what is present in the conversation. No two coaching sessions are identical. An early coaching conversation may be centred upon exploring a client's values and deeper "why" for creating change in their life, which helps to build clarity, whilst later conversations may be more focused upon accountability and goal setting. However, a helpful structure we have adapted from coach, Charlene Boutin (featured on <https://paperbell.com/blog/life-coaching-session/>) is:

- › **Rapport:** Build the quality and depth of the relationship.
- › **Accountability:** If previous goals have been set, it is integral to go over them and check-in on how your participant went with their plans.
- › **Intention:** Ask your client what they would like to focus on for today's session.
- › **Blocks:** Understand the blocks and support your client to reframe challenges, if possible.
- › **Strategies for change:** Using generative, powerful questions to explore the client's strategies and ideas for overcoming or reframing the situation. Explore the situation in more depth and unpack where they want to go next and what they want to move towards.

- › **Goal development:** Build an action plan that is guided by SMART goal principles. Goals should start small at the beginning of the coaching relationship to build momentum and confidence. We will go deeper into the goal setting process.

The blog post written by Boutin goes into more detail as to how each of these steps plays out and what kinds of questions and framing is needed to expand each area.

GENERATIVE, POWERFUL QUESTIONS WITHIN THE COACHING CONVERSATION

Through motivational interviewing techniques and asking generative questions, the coach can help the client connect to their WHY. We do this by asking about their values, how they want to feel, what is most important to them, what strengths they have that could support the change they're wanting to make and who they want to be. This process takes time and it's important not to rush it. The coach's role is to ask the right questions and explore what is important and essential for the person in front of them, and not give advice on what they should do next. However, we haven't always applied this as a hard and fast rule. We will seek consent before offering any suggestions for referrals or next steps to take, and at times, this can be very helpful if the issue is systemic in nature, or the client feels particularly stuck. However, the overarching advice would be to refrain from trying to solve someone's problems for them.

There must be a true belief that the client is the expert in their own life and has the answers. Our job is to provide a supportive, positive space for them to arrive at those answers themselves through the vehicle of coaching and collaborative conversation.

As such, one of the ways we support clients to identify and build their own creative ideas and solutions is through providing a non-judgmental, deep listening space and asking powerful questions. Two women we have learnt a lot from within this space are well-renowned coaches, Tara Mohr and Kemi Nekvapil.

Opening the conversation with questions that indicate there is an intention to the session is vital. This can come after the check-in/accountability piece around previous goals. As clients become more confident in their ability to create change, their ideas and visions for what is possible for themselves naturally grow too.

These opening questions could be along the lines of..

- › What would you consider a successful outcome at the end of today's session?
- › What feels most important today?
- › What would you like to focus on in our conversation today?

- › Whilst the intention may not always be reached in one session, or it may change throughout the conversation, it is still helpful to plant an intention as a guiding force for the conversation to start from.

Tara Mohr has 3 guiding elements for asking powerful questions

1. Powerful questions are most often short and simple, usually less than ten words. Think questions like, "What would be your ideal outcome?" or "What else could be possible?" or "What part of this hurts the most?" Long, entangled, cerebral questions are far less powerful. Our long intricate questions usually reflect our (often wrong) stories and assumptions about what's going on. Our broader, open-ended questions allow the person being asked to get in touch with what's really going on.
2. Powerful questions are open-ended. They aren't yes/no questions, or either/or questions. They don't prescribe a narrow, binary choice for someone to find an answer within.
3. Powerful questions usually begin with the word "what." Especially when you hear yourself asking a "why" question, see if you can revise it to a "what" question.

GENERATIVE QUESTIONS - FROM TARA MOHR'S BOOK, PLAYING BIG.

- › What's important to you about that outcome or result?
- › What have you tried so far?
- › Tell me more.
- › What will change if you achieve this goal?
- › What strengths can you utilise in making this change?
- › What's the current situation?
- › What is within your circle of control?
- › What's the cost of not taking action?
- › What's the benefit of taking action?
- › What are your options?
- › What's getting in the way of your progress?
- › What is your priority right now?
- › What part is clear to you?
- › What's the next best step?
- › What would a loving voice say?
- › What would your inner mentor do?
- › What's deeply important to you?
- › What would the dream be?

- › When have you made a significant change in your life before? How did it go?
- › What excites you and feels right about making this change?

MOTIVATIONAL INTERVIEWING

Motivational interviewing (MI) is an evidence-based therapeutic modality for supporting sustainable behaviour change. Miller and Rollnick (2022) define it as a “particular way of talking with people about change and growth to strengthen their own motivation and commitment.” At the core of it, MI is about helping people to find meaning in the change and asking questions that strengthen their case for change through evoking their own reasons and arguments, whilst remaining neutral as the practitioner. MI is particularly effective in reconnecting people to their optimism for change, and deepening their connection to how the change they are contemplating could improve their lives.

A key element of Motivational Interviewing is the OARS acronym: Open-ended questions - Affirmations - Reflections - Summaries

Miller and Rollnick (2022) recommend using the Pros and Cons exercise and at least one other strategy to elicit change talk, usually the Readiness Ruler (“On a 0-10 scale, if 0 is not in the least bit ready to see the doctor at least once every 3 months and 10 is as fired up as you can be, where are you?). Remember with the Readiness Ruler to ask, “Why a 3 and not a 0?” if they give you a low number, and “Why such a high number?” if they give a high number (7 or higher).

Never argue, never push, just be curious and accepting. There’s no hurry. Remember also, the goal here is to maximize change talk by using questions that elicit change talk and reflecting back what you’re hearing from the client.

TABLE 1: CHANGE TALK

CHANGE TALK	QUESTIONS TO ELICIT CHANGE TALK
Disadvantages of the status quo/ things staying the same	<ul style="list-style-type: none"> › What worries you about your _____ right now? › What difficulties have resulted from being in this place? › In what ways do things staying the same concern you?
Advantages of change/ vision for how things could be better	<ul style="list-style-type: none"> › Why do you want to make this change? › What are the advantages of creating change in this area of your life? › What would be different in your life if you were working in a job you love? › On a scale of 1-10, how important is it for you to make this change?... Why are you at that number, rather than zero? <p>Connect to the depth of feeling behind why they want to create change</p>
Optimism for change	<ul style="list-style-type: none"> › When have you made a significant change in your life before? How did you do it? › What excites you and feels right about making this change? › What strengths do you have that would help you make a change?
Intention to change	<ul style="list-style-type: none"> › In what ways do you want your life to be different in 5 years? › Forget how you would get there for a moment. If you could do anything, what would you change? › Do you want to create a plan to keep you motivated?

HOW DO PEOPLE CHANGE THEIR BEHAVIOURS?

Whilst coming up with a clear plan and feeling excited to create change can provide momentum and drive, creating new habits and change can be very difficult. Anyone can have the best of intentions and attempt to

rely on their willpower to make things happen, but the science of behaviour change shows that more than just willpower is necessary to create true, ongoing change.

Behaviour change scientist, BJ Fogg offers clear insights on this in his book, *Tiny Habits* (2019). His research centres around the formula that behaviour happens when motivation, ability and a prompt come together at the same moment. Fogg's (2019) research highlights the importance of the feeling of success in ensuring that behaviour change lasts - it's this specific feeling of success and accomplishment that leads to neural activity which causes behaviour to become more likely and more automatic. This correlates with the research developed by Harvard's Center on the Developing Child described in EMPower's Mobility Mentoring training. Their research describes how small goals, or "low hanging fruits", are essential at the start of the coaching journey, as a way to build momentum, confidence and start to rewire and strengthen the individual's executive functioning skills. These small achievements, and the feelings of success that accompany them, pave the way for future goals to be realised.

GOAL SETTING: GOAL, PLAN, DO, REVIEW

The GPDR framework—Goal, Plan, Do, Review & Revise—is a structured approach to goal achievement that, when consistently applied, simplifies and streamlines the process of setting and reaching goals. It was developed as an executive-function informed goal setting approach by the Center on Budget and Policy Priorities with Global Learning Partners (2020).

Goal: Set a goal - something an individual wants to accomplish and is within their reach.

Plan: Create a roadmap and action plan for how to achieve the goal and identify obstacles and solutions.

Do: Put the plan into action.

Review & Revise: Look back and assess progress; make a plan for moving forward.

TABLE 2: GOAL ACHIEVEMENT PHASES

GOAL ACHIEVEMENT PHASE	EXECUTIVE FUNCTIONING SKILLS USED
Goal setting	Metacognition, working memory
Planning	Planning, prioritisation, working memory, time management
Doing	Task initiation, response inhibition, time management, sustained attention, working memory, flexibility, organisation, persistence, stress tolerance, emotional control, cognitive flexibility
Reviewing/reflecting	Metacognition, working memory, flexibility

Research shows that the most effective goals are both meaningful and attainable. However, since each person is unique, the art of goal setting lies in guiding individuals to discover goals that are both inspiring and realistic for them. This involves helping them envision the future and identify goals that are significant enough to drive the necessary effort and commitment. Within the goal action plan templates, we have a prompt around setting a SMART goal: specific, measurable, achievable, realistic and time bound.

SUMMARY OF THE KEY CHARACTERISTICS THAT MAKE GOALS MORE LIKELY TO BE ACHIEVED

Meaningful and motivating: Goals that we set ourselves are more likely to inspire sustained effort. If a goal lacks personal significance, we're more prone to abandon it when challenges arise. Building motivation involves envisioning the future and what achieving the goal will feel like.

Within your control and specific: While we can't control everything, effective goals should focus on aspects we can influence. Instead of setting a goal like "get a job," which depends on external factors like the job market and personal circumstances, a more controllable goal might be "apply to five jobs at nursing homes accessible by public transportation."

Challenging but feasible: Goals should be ambitious enough to be motivating but realistic enough to be attainable. Goals that are too easy fail to inspire, while those that are too difficult can lead to frustration and abandonment.

CONCLUSION - PART TWO

In summary, the coaching mindset and approach within EMPOWER underscore a profound commitment to fostering meaningful and transformative relationships with clients. As explored throughout this guide, the

essence of effective coaching lies not just in the techniques and frameworks used, but in how you, as a coach, show up to your work. By embracing a mindset of self-awareness, presence, curiosity, and openness to learning, you lay the foundation for a supportive and empowering connection to be built.

The three core pillars of trauma-informed care, the power of high expectations, and strong collaboration between participant and coach form the backbone of this approach. These elements are essential in guiding participants through their journey, helping them reconnect with their hopes and dreams, and empowering them to take actionable steps towards a fulfilling and secure future.

By incorporating the different strategies outlined in this guide, including setting SMART goals, asking powerful questions and supporting your clients to develop a growth mindset where mistakes are seen as part of the process, you will be able to effectively guide your participants in crafting their own unique paths towards economic stability and personal growth.

Ultimately, your role is to believe in your clients' potential and to hold high expectations for their success. This belief is not just a passive acknowledgment but an active, guiding force that helps clients envision and realise their own capabilities. As you move forward, keep refining your coaching skills, stay curious, and embrace the evolving nature of the coaching relationship. By doing so, you'll support and inspire your clients to take charge of their futures and achieve their goals.

Good luck!

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