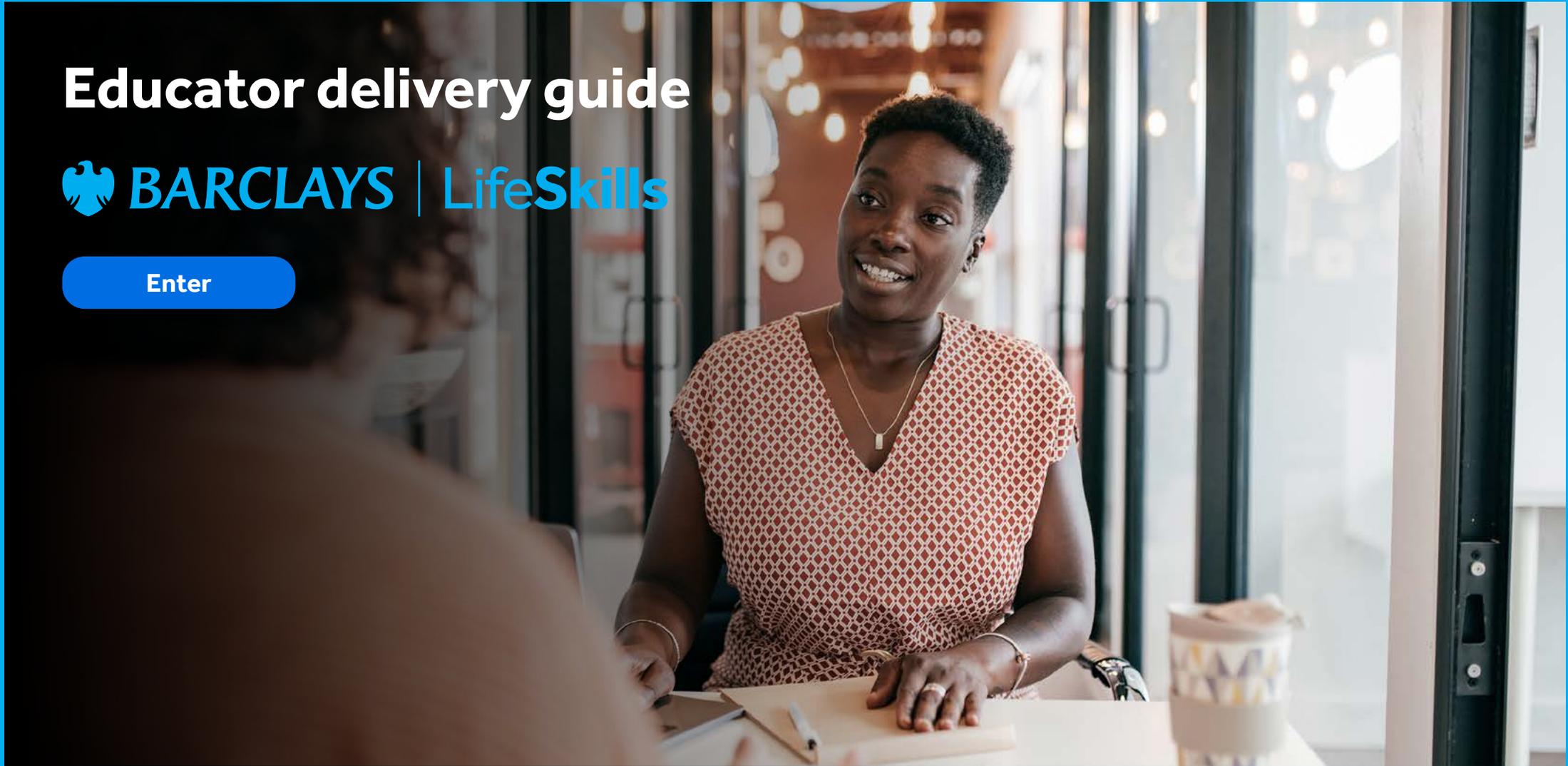




# Educator delivery guide

 **BARCLAYS** | LifeSkills

Enter



# Programme overview

LifeSkills created with Barclays aims to help all people in the UK, whether that's a young person preparing for their first day, or someone wanting to progress in their career, make changes to their working life or even start their own business.

Building on the extensive knowledge and experience we have gained in running LifeSkills since 2013, the programme is aligned with current employment trends, such as under-employment and an ageing workforce, and areas where individuals want to change their working lives.

LifeSkills provides modules for organisations – such as charities and housing associations – working with adult learners, who are looking to improve their employability skills or financial capability. Suited to a wide range of audiences, these can be easily downloaded and used directly with individuals or small groups to provide a tailored and intensive programme of learning in areas such as banking basics, budgeting, debt management and finding and applying for jobs.

Individuals in the UK workforce can also access free online resources and tools to help them to progress their career, return to employment, work later into life, start a business or introduce more flexibility and wellbeing. The resources are all filtered for an individual's needs and enable them to work at their own pace and develop a mindset suitable for lifelong learning.



# Programme overview



## Who this guide is for

This delivery guide, worksheets, activities and other tools are for you if you support adults in developing their confidence, employability skills and financial capability. You may be a support worker, housing association officer, charity volunteer, paid tutor, mentor or work coach – or something else entirely.

In this guide and the accompanying tools, we call all these roles ‘educators’ and we call the people you support ‘learners’; that doesn’t mean they are on a formal course, but simply that the LifeSkills tools may be useful in your sessions together.

## How to use LifeSkills for adult learners

As an educator working with adult learners, you can use this delivery guide to support them in developing the skills and knowledge they will need to move forward.

The tools are free, practical and can be adapted for different contexts. There’s a choice of short, relevant modules that use a coaching-based approach. Topics include budgeting, debt management, CV and interview skills, work networks and dealing with setbacks.

## Navigating this guide

This guide has been designed as an interactive PDF and includes everything you need in order to deliver the modules. Simply click on the tab you want to visit:

[Programme overview](#)[How LifeSkills can support your learners](#)[Step-by-step delivery guide](#)[Tailoring LifeSkills to your organisation](#)[Supporting your learners through the programme](#)[Overcoming challenges](#)[Further resources](#)

# How LifeSkills can support your learners

## Flexible modules to suit different needs

The learners you support may be seeking work, starting a new tenancy, experiencing change or challenge, or looking for information and guidance on money. LifeSkills modules are specifically developed to provide an opportunity for them to increase their confidence and motivation and gain new skills. They are simple to deliver and solutions-focused, with a flexible structure to enable more in-depth sessions if your time allows. Sessions can be delivered one-to-one or in small groups as best fits your setting.

All the content has been written so that it is accessible for learners of different abilities – and the tools have been designed to be delivered by educators who can adjust examples and activities to suit the needs of their learners.

## The coaching-based approach

The programme uses a coaching-based approach to create a trusting, nonjudgemental and positive space in which your learners can come to their own answers, supported by open questioning and active listening from you. The sessions are focused on their needs and encourage them to consider new options and think differently, helping them to feel more empowered and able to face their challenges.

You don't need to be a trained coach to deliver these resources; coaching questions and techniques are provided for you to use throughout. As long as you create an empathetic and non-judgemental space, you should find that your learners enjoy the sense of achievement they gain as they work through the modules.

**Coaching is seen as beneficial by 89% of individuals<sup>1</sup> – and research shows that it produces optimism and clearer thinking which increases engagement, retention and motivation – as well as raising awareness, building confidence and responsibility<sup>2</sup>.**

<sup>1</sup> What makes a coach effective? by the Institute for employment studies by Carter A, Blackman A, Hay R (2016), HR Network Paper 116

<sup>2</sup> [employment-studies.co.uk/research-collections/coachingeffectiveness-research-collection](https://employment-studies.co.uk/research-collections/coachingeffectiveness-research-collection)

# Step-by-step delivery guide

Navigate to the steps below by clicking on the relevant tile or use the menu above.



## Step 1: Introduce LifeSkills

Discussing the benefits of LifeSkills with your learner(s), including the coaching-based approach.



## Step 2: Initial learner assessment

An initial assessment activity using the LifeSkills wheel allows learners to identify their priorities and see which areas they would gain the most from improving.



## Step 3: Goal-setting and action-planning

Goal-setting exercises take learners through focused questions to arrive at specific and timed actions that will help them make a positive change, step-by-step.



## Step 4: Complete modules

Short, practical modules support learners to develop skills and confidence through step-by-step actions.

# Step-by-step delivery guide



**Discussing the benefits of LifeSkills with your learner(s), including the coaching-based approach.**

## Discuss LifeSkills

Give an overview of LifeSkills and explain what's involved to your learners: the purpose is to enable them to feel more in control of their lives, have more confidence, and to help them build skills and confidence to improve specific areas around finance and employability.

## Commitment

It's important that your learners choose willingly and actively to take part in LifeSkills and they don't feel forced to do so. This also makes it much easier to work through any resistance that may arise later (see page 21 for advice on the 'what ifs'). They can stop at any time.

## Build rapport

Once they have agreed to take part, before starting the first activity, you'll want to build rapport by discovering your learner's needs, priorities and challenges, and using this to inform subsequent sessions. If you don't already know them well, allow time to find out their current situation by asking open questions and empathising – see pages 17-19 for tips on how to do this.

## Format of sessions

Agree the format, number and frequency of the sessions so that the learner knows what to expect. It is up to you to decide when, where and how often you will meet depending on what works for you and your learner. We suggest you and the learner agree this upfront.

# Step-by-step delivery guide



An initial assessment activity called **Where am I now** using the LifeSkills wheel allows learners to identify their priorities and see which areas they would gain the most from improving.

What you need:

- Where am I now tool (one per learner)**

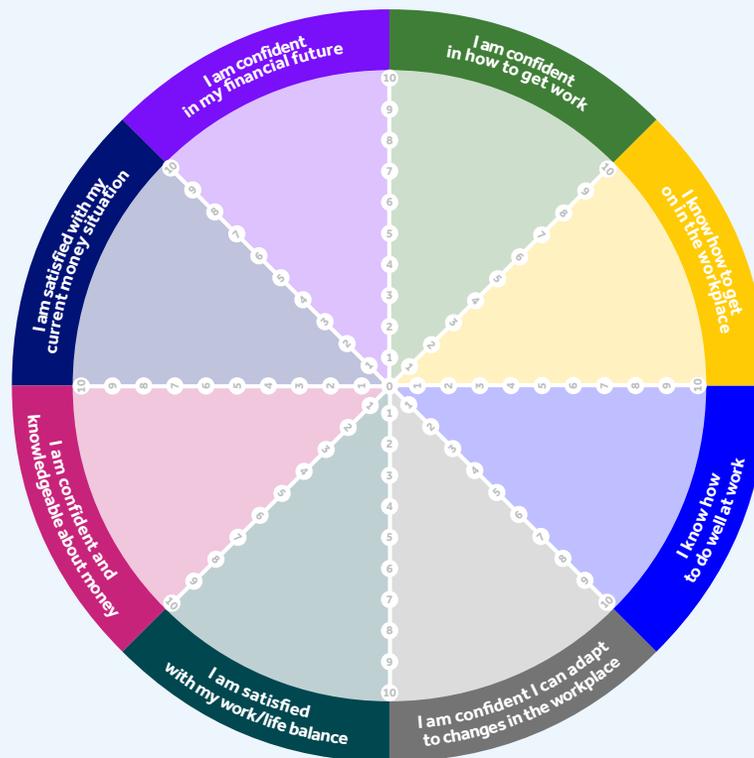


15-20 mins  
One-to-one



30-40 mins  
Small group

Hand out the **Where am I now tool** with the LifeSkills wheel to your learner(s). You can provide it in advance for them to complete in their own time and then discuss their responses together.



Explain that the LifeSkills wheel is a simple but powerful tool that gives them a snapshot of how confident and satisfied they are with areas of their life related to finances and employability. It encourages them to consider which areas are going well and which they would like to work on. The sections of the wheel are prepopulated to reflect modules in the LifeSkills programme.

The LifeSkills wheel can give them clarity about where they are and help them to focus on what they can do about it. The results of this activity will enable you to set some goals together of where they want to be and establish some manageable steps to help them get there. You can work through the LifeSkills modules to help them achieve their goals.

Encourage them to be realistic and consider what is ideal in the context of their lives, now. Use your knowledge of their circumstances to provide relevant examples or discuss one of the [pre-populated examples](#).

# Step-by-step delivery guide

Explain that they only need to focus on one area to start with. Discuss with them which area they want to change. You may want to prompt them by showing them a list of modules available on page 13.

- ☑ **Which area would have the most impact right now?**
- ☑ **Which one is easier for them to work with now?**
- ☑ **Which one is most urgent?**
- ☑ **Which one is more in their control?**
- ☑ **Which one would make them happier at the moment?**

Once they have identified their focus area, be ready to move onto Step 3: Goal-setting and action-planning, before identifying which LifeSkills modules to cover.

## Optional activities

### Enhance your thinking

Discuss the additional questions on their worksheet and encourage your learner to record their answers. The questions focus on practical issues (rather than mindset or beliefs) and are designed to give the learner more confidence and build motivation.

As they start thinking about their ideal, remind them of the areas where they are satisfied. Reassure them that you are going to help them explore how they can improve with step-by-step actions. Create a sense of optimism by pointing out what they are doing well or highlighting what positivity they have displayed in the meeting so far. Ask them to think of a time when they were happy in that area or another area. How did that make them feel? What resources or thinking can they bring from that experience?

### More about you

Discuss the additional questions on their worksheet and encourage your learner to record their answers. The questions focus on practical issues (rather than mindset or beliefs) and are designed to give the learner more confidence and build motivation.

### What are they really good at (skills, attitude, personality traits)?

This can be anything; encourage them to mention things that they might usually take for granted.

### In the areas where they are satisfied, what did they do to achieve that?

Find out what they did, what attitude they brought to it, what help they got, or what strengths they used.

### How can they apply that to the areas they want to improve?

Using the same skills or resources in the area they want to work on:

- What strengths do they have in the area they want to work on?
- What specific things have they done well in this area before?
- What actions or activities would they like to start doing?
- What actions or activities would they like to stop doing?

# Step-by-step delivery guide



**Goal-setting exercises take learners through focused questions to arrive at specific and timed actions that will help them make a positive change, step-by-step.**

**What you need:**

- ☑ **Goal-setting and actionplanning worksheet (one per learner)**



20-30 mins  
One-to-one



45-50 mins  
Small group

Hand out the **Goal-setting and action-planning worksheet**. Explain that you will support them to develop a goal which they can work towards in order to make progress in their target area.

Discuss why it is important to set goals. Ask them if they currently do this – and if so, whether they find it useful. If they have little experience of goal-setting, explain that it is a powerful way to define their vision of their ideal future, and can help motivate them to turn this vision into reality. By knowing what they want to achieve, they will know where they need to concentrate their efforts. They can also spot any obstacles or distractions that could send them off course.

Return to the area they chose to focus on from the LifeSkills wheel and discuss what their ideal looks like for that area. Support them to define a goal which will help them make progress towards it (and that can be achieved by working through the LifeSkills modules). For instance, if the goal is to start a business based on an idea, break this down into sub-goals, for example first see if there is a market for the idea.

## To help your learner think clearly, you may wish to share some basic tips with them:

- ☑ **Do:** Work on one goal at a time, and break it down into steps
- ☑ **Do:** Pick a goal that is ambitious, realistic and that motivates you. Otherwise, you are less likely to put in the work to make it happen
- ☑ **Do:** Be specific about dates, times, amounts
- ☑ **Do:** Write it down using positive and definite language. For example: *I will save £50 a month for the next six months to buy a laptop*
- ☑ **Don't:** Be hard on yourself if you aren't sticking to your goal. This is normal – as soon as you can, motivate yourself by re-reading your goal statement and reminding yourself why you want to do this

# Step-by-step delivery guide

## Their goal should also aim to be SMART where relevant:

- Specific: ensure it is clear and well defined and uses precise amounts
- Measurable: they will need to be able to keep track of how they are doing
- Attainable: it must be doable, realistic and in their control
- Relevant: make sure it matters to them and will have an impact
- Timed: ensure they include a date by when they will have achieved it



# Step-by-step delivery guide

## Motivate your learner with their goal

Help your learner to be as positive and specific as possible by giving suggestions for areas they could think about. Use the following questions to prompt discussion:

### Why do they want this goal?

Get them thinking about what motivates them, what will they get out of it, what impact it will have on their life, how it will feel, what difference it will make and what the consequences will be.

### What strengths or abilities do they have to support them?

Taking a positive look at their personal strengths, traits, aptitudes and attitudes will help them. Ask them to consider what strengths they developed when they did something similar before. This could include skills they take for granted; for instance, bringing up a child may have taught them to multi-task and be more resilient or organised.

### What ideas could they try?

Start them thinking about things they can do to help achieve the goal. This will help in the action-planning process where they put actions into priority order.

### What will help them get there?

Help them think about the resources they can use, practical things they can do, people who will help them, activities they may want to stop and activities they may want to start.

### What might get in their way and how will they overcome these obstacles?

Other people may throw up practical and emotional obstacles. Help them to identify how these can be overcome.

### How will they stay on track? Who will they be accountable to?

Get them to think who could encourage them by asking them how they are doing and what they can do to motivate themselves to stay on track.

### How will they keep going when it's tough?

They will feel disappointed and frustrated with themselves, which can be demotivating at times – this is normal. This question motivates them to get back on track.

### My image

Ask them to imagine a moment when they are enjoying having achieved their goal. This should be as specific as possible: time, place, activity, people, how they are feeling.

### My statement

When the going gets tough, what can they say to themselves that will keep them going

# Step-by-step delivery guide

## My goal

### Achieve by

### Why do I want to achieve it?

### What have I got going for me?

### What ideas could I try?

### What will help me get there?

### What might get in my way? How can I overcome this?

### How will I stay on track?

### How will I keep going when it gets tough?

Once the learner has set their goal, show them the LifeSkills modules they can work through with you (see next page). Explain how these can help them to make progress towards their overall goal.

Now that the learner has set their goal and seen the module(s) available, ask them to complete the My action plan on their **Goal-setting and action-planning worksheet**. Have them write in their overall goal as the final step on the diagram, with smaller steps in the 'Do now', 'Do soon' and 'Do later' boxes.

### The diagram is flexible and allows them to choose the number of actions they need:

- Help them keep the steps small and manageable, specific and timed. Make sure the relevance, value, and necessity remain high; use SMART again
- Watch for unrealistic expectations: ask them how realistic the actions are, how long they might take and what resources they will require so they can identify for themselves if something isn't realistic
- They may need to write down their brainstorm of actions on a separate page and then write them on the worksheet as they prioritise them
- As they achieve the action steps, they can cross them off the diagram
- Ask them how they will remind themselves of their actions, for example they could pin the list up, use their phone or an app
- If your learner is not having ongoing sessions with you, encourage them to enlist the help of family or friends to help them measure their progress. This is vitally important in staying motivated and following through on their actions

# Step-by-step delivery guide

Once you have helped your learner to determine their main goal and completed the action-planning activities, use the action plans to choose which module(s) to work on.

<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Taking control of your income</li> <li>Managing your debt</li> <li>Planning your personal budget</li> <li>How to save more money</li> <li>Becoming financially responsible</li> </ul>	<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Filling out application forms confidently</li> <li>What to include in a cover letter</li> <li>CV skills 1: Showing your best you</li> <li>CV skills 2: Tailoring applications to roles</li> <li>Interview skills 1: Get the best start</li> <li>Interview skills 2: Practical answering techniques</li> </ul>
<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Planning your personal budget</li> <li>How to save more money</li> <li>Becoming financially responsible</li> <li>Taking control of your income</li> <li>Keeping safe against cybercrime</li> <li>Managing your debt</li> </ul>	<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>What to include in a cover letter</li> <li>CV skills 2: Tailoring applications to roles</li> <li>Interview skills 2: Practical answering techniques</li> <li>Interview skills 3: Preparing for different types of assessment</li> <li>Building your career network</li> </ul>
<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Understanding bank accounts and your statements</li> <li>Understanding banks and money management</li> <li>Explaining the importance of insurance</li> <li>Building key financial management and negotiation skills</li> <li>Keeping safe against cybercrime</li> </ul>	<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Building your career network</li> <li>Feeling confident in employment</li> <li>Values and behaviours to succeed at work</li> <li>Becoming confident with your communication skills</li> <li>Creating your personal brand</li> </ul>
<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Finding better work opportunities</li> <li>Creating your personal brand</li> <li>How to save more money</li> <li>Boosting your problem solving skills</li> </ul>	<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Understanding the learning style that suits you best</li> <li>Taking control of your income</li> <li>Understanding your zones of control</li> <li>Planning your personal budget</li> </ul>
	<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Building your career network</li> <li>Overcoming setbacks</li> <li>Boosting confidence to return to work</li> <li>Preparing for your first day</li> <li>Creating your personal brand</li> <li>Finding better work opportunities</li> </ul>
	<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Understanding the learning style that suits you best</li> <li>Finding better work opportunities</li> <li>Becoming confident with your communication skills</li> <li>Creating your personal brand</li> <li>Boosting confidence to return to work</li> </ul>
	<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Building key financial management and negotiation skills</li> <li>Boosting your problem solving skills</li> <li>Understanding the learning style that suits you best</li> <li>Overcoming setbacks</li> <li>Boosting confidence to return to work</li> </ul>
	<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Understanding your zones of control</li> <li>How you can see the benefits of lifelong learning</li> <li>Understanding the learning style that suits you best</li> </ul>
	<p><b>Related modules</b></p> <ul style="list-style-type: none"> <li>Values and behaviours to succeed at work</li> <li>Boosting confidence to return to work</li> <li>Overcoming setbacks</li> <li>Feeling confident in employment</li> </ul>

# Step-by-step delivery guide

Each module contains suggested timings with essential and optional activities as well as questions to work through, so you can adapt the length of the session to your setting. All modules include handouts and tools for your learners as part of each module PDF.

Modules may take longer for learners who have English as an Additional Language (EAL) or educational needs. Try to allow as much time for conversation as is feasible; this gives the learner more opportunity to explore and raise their self-awareness.

It is preferable that your learners feel accountable to you as their educator, so they are motivated to commit and will want to refine their actions as they go. If this is possible, support them by helping them focus and be clear on ongoing actions or new goals.

Throughout the modules, we have included **'Do now'**, **'Do soon'** and **'Do later'** actions which may help your learner to think about the next steps they could take. Alternatively, you could use the **'Do now'**, **'Do soon'** and **'Do later'** headings to support your learner in coming up with their own actions to refine their goals.

With your learner, monitor their progress against their goals. Where possible, acknowledge and provide notice when the sessions will be coming to an end. The last session should be a celebration of what they have achieved.

Help them revisit their original goals and celebrate progress made. Discuss what may have stopped them and what they can put in place to overcome these obstacles. Remember: they may not be aware of how they have changed, but you can reflect back for them. Ask them how they intend to sustain their progress.

**NB** Some modules include signposting to external organisations that can offer further support.

# Tailoring LifeSkills to your organisation

We understand that you will have limitations on the amount of time you can spend with your learners to support them. Therefore, we have designed this programme to be flexible. Below are some ideas for how you can deliver the initial steps to suit the time you have available:

20



## 20 minute sessions:

Spend 20 minutes on the **Where am I now tool**, using the LifeSkills wheel, then a follow-up 20 minutes combined for the goal-setting and actionplanning activities

30



## 30 minute sessions:

Give the **Where am I now tool** to your learner to prepare before the session. Spend five minutes discussing it during the session, before carrying out the goal-setting and action-planning activities.

45-60



## 45-60 minute sessions:

Deliver the **Where am I now tool** and goal-setting and action-planning activities in one session.

## Learners who need more support and have ongoing sessions:

Work through the **Where am I now tool** in the first session; then do goal-setting and actionplanning in session two, or split the goal-setting into session two and action-planning into session three.

# Supporting your learners through the programme

Here are our tips to support the coaching process and to create the optimal environment for your learners to produce new thinking and behaviours. This section explains how these techniques work and how to use them. There are also examples of how to practise them with a colleague. At the end of this delivery guide, you will find suggested further reading.

## Listening exercise

Try out this six-minute listening exercise with colleagues and see how it feels.

Listen for three minutes to the other without judgement, interrupting or saying anything. You can make sounds of acknowledgement. Swap over, then compare how it feels to give and to receive.



# Supporting your learners through the programme

## 1. Follow the core principles of coaching:

### ✓ Active listening

We rarely give another person our whole attention and fully listen. Listening attentively and sincerely builds relationships through increasing connection and building trust. The other person feels valued and respected, and they will be more motivated.

### ✓ Questioning rather than giving advice

Asking open questions stimulates new thinking from the learner and encourages them to come to their own insights – so they are more likely to take responsibility for their actions. Open questions are not suggestive of an answer or prescriptive. We have used open questions throughout this toolkit.

### ✓ Give suggestions from your experience

It may be beneficial to give suggestions, but always ask permission: *I have an idea, would you like to hear it? I know someone in the same circumstance, would you like to know what they did? Is it OK to share with you what I advised someone else?* Learners should always feel they have a choice to take this advice or not, and should never feel judged.

### ✓ Unconditional positive regard

This is your belief that learners are doing the best they can, given their particular circumstances and that they can find their own answers. You'll need to have ultimate respect for their position, which may involve putting your own judgement to the side and seeing things from their point of view. Generate curiosity and an open-mindedness about what is going on for them and inhabit a space of nonjudgement where you can.

### ✓ It's always their agenda

Focus on your learner – allow them to come to their own thinking and ideas. The session is driven by them. You are in charge of the process and your learner is in charge of the content. You can reflect their thinking back to them, to help them come up with their own answers.

### ✓ Be their champion

Actively look for the positive in them. Have compassion and remember that everyone is on their own journey. As an educator, you can have no real knowledge of what they have been through or are going through.

### ✓ Solution-focused

If you can keep the sessions focused on their actions and solutions (rather than problems), they will start building the autonomy to deal with situations on their own. You can help identify the range of options available to them and ensure they have explored all possible solutions.

# Supporting your learners through the programme

## 2. Build empathy and rapport with your learner(s)

Build rapport and trust: use good eye contact and open body language – and be genuinely interested in how they are. Try and remember personal details, such as where they have travelled from or how many children they have. This can put them at ease and, as a first impression, can be very powerful.

## 3. Pace the session

Do be careful to pace the session to be sure to finish. Stay focused and keep things moving, based upon the time available. The maximum benefit will be gained in completing the activities. If you have to split the modules, try not to leave more than one week between sessions. If you have a limited time, stick to the questions in the module, rather than exploring further.

## 4. Safeguarding

Be careful about opening up emotional issues. Avoid asking them how they feel. We haven't included much here about feelings as there isn't the time and space to explore them safely. We advise that you keep it positive, practical and contained. See page 20 about dealing with emotional situations.

## 5. Be flexible

If the conversation brings up a practical issue that has to be resolved before they can move on, be ready to use your discretion in managing this first and coming back to the module at a later date.

## 6. Be positive

Coaching is about the present and the future, not the past. It's important to focus on the positive and work on solutions rather than problems, especially if your learner has a negative mindset. The fact that they have made a choice to take this session helps here. If they want to improve their situation, the programme can help teach them how to identify what can be done in a practical way rather than what can't. Always bring them back to the positive (which also helps to build their confidence). The questions in the Where am I now and Goal-setting and actionplanning tools will help grow their confidence.

## 7. Praise

Throughout the sessions, actively look for positive things to praise in what they say and do, in what they have done and in their attitude. Highlight these and be their champion.

# Supporting your learners through the programme

## 8. Open language

Use words that acknowledge their resourcefulness and your belief that they know what is right for them and have the resources they need to solve their own issues. Use 'challenges' rather than 'problems' and 'support' not 'help'. Talk about 'what you may benefit from' instead of 'what you need'. Avoid absolute statements like 'never', 'always', 'everyone', 'no one', 'all the time'. Instead use 'may', 'could', 'can do' etc.

## 9. To serve your learners with respect, test these resources thoroughly

Work through both the tools yourself. You should also try out delivering the modules to a friend or colleague at least once, so you are confident at delivering to others. Make sure you come to the session having cleared any intense emotion. We recommend you take two or three minutes to be still before the session, so you are bringing your best self into the room.



# Overcoming challenges

These resources are designed to be practical and solution-focused. While they will help someone to be more confident and positive about their situation, they are not intended to deal with any underlying emotional issues, which are beyond the scope of the programme.

## 1. Emotional personality or emotional scenario

If someone is emotional when they arrive, it could be hard to engage them. Be flexible and consider how they are feeling: now may not be the time to work through the tools and modules.

- Stay calm and centred yourself, take deep breaths and remember it's not personal; they have their own reasons for feeling like that
- Remain objective and resist getting drawn in if you can
- Allow them to talk about how they are (they may need to vent) and listen non-judgementally without interruption
- Acknowledge how they are feeling using language such as: *I can see that this has caused you stress. I understand that the situation is difficult for you. I'm sorry to hear that...*
- Keep eye contact, stay curious, keep your body open and calm and ask questions for clarification, such as: *Am I right in my understanding that you are...? So, can I check, this means that...?*
- Be positive and practical and support them to find answers for themselves: *It must be uncomfortable for you; can you think of anything you could do to feel better...?*
- If relevant, get them into a functioning state. Ask them to look at the facts of the situation and think about how those facts could be dealt with or managed
- If you know them, remind them of the resilience they have displayed in previous situations. Use your knowledge of other resources to suggest solutions

# Overcoming challenges

## 2. Negative personality or presentation

- ✓ Stay positive. Encourage them to see that their current situation may be challenging, but the aim of this programme is to help them improve things
- ✓ Always acknowledge their difficulties and listen to what they have to say: *Yes I can see that must be challenging for you. What can be improved?*
- ✓ Acknowledge their resilience: they've come through it so far
- ✓ Acknowledge the support that is available
- ✓ If they get bogged down in how bad it is, always come back to visualising their ideal: *How would you like it to be?*
- ✓ If they complain, ask them if they would like to improve things. Remind them that it helps if they can see how things could get better
- ✓ Do share success stories (about others if possible). Change is possible, and you are here to support them

## 2. Learners who are stuck

This is possibly the most frustrating situation for a coach. But any adult will have moments of indecision.

- ✓ Stay calm: this can be difficult with a learner who constantly can't come up with any answers
- ✓ Get them to commit to the activity you are doing. Ask them if they'd like to continue, or stop. Often if they have made a choice to do it, they will then make more effort
- ✓ They may want you to help them or answer for them. If you know them, do offer suggestions, but always ask their permission first: *I have an idea, would you like to hear it? I have a thought if you are interested. I'm curious about... I know something that worked with another learner once, if you'd like to hear about their experience?*



# Further resources

## Useful links

[Action Fraud](#)

[Citizens Advice](#)

[Entitled To](#)

[Money Saving Expert](#)

[Money Helper](#)

[National Debtline](#)

[National Careers](#)

[StepChange Debt Charity](#)

