

# Providing one-on-one financial coaching to newcomers

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**Insights for frontline service providers**



# Introduction

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Financial vulnerability is prevalent and on the rise in Canada; savings rates have decreased and household spending has increased as Canadians spend more to pay down their debts.<sup>1</sup> Canadians that experience financial vulnerability report severe stress, struggle to make ends meet, are unable to cope with unexpected financial emergencies and are at risk of bankruptcy and debt default.<sup>2</sup> More specifically, newcomers to Canada also face additional barriers such as low English proficiency and a lack of understanding of the Canadian financial system, which can lead to increased economic distress.<sup>3</sup>

One-on-one financial help is a key financial empowerment (FE) intervention that Prosper Canada is working to pilot, scale and integrate into other social services, in collaboration with FE partners across the country. FE is increasingly gaining traction as an effective poverty reduction measure. FE interventions include financial coaching and supports that assist people to build money management skills, access income benefits, tackle debt, learn about safe financial products and services and find ways to save for emergencies.

# Acknowledgements

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Finally, our thanks to the report authors, Nirupa Varatharasan and Ana Fremont, as well as Janet Flynn, Marlene Chiarotto, and Julie McFayden for their valuable insights and contributions.

Funded by:



Immigration, Refugees  
and Citizenship Canada

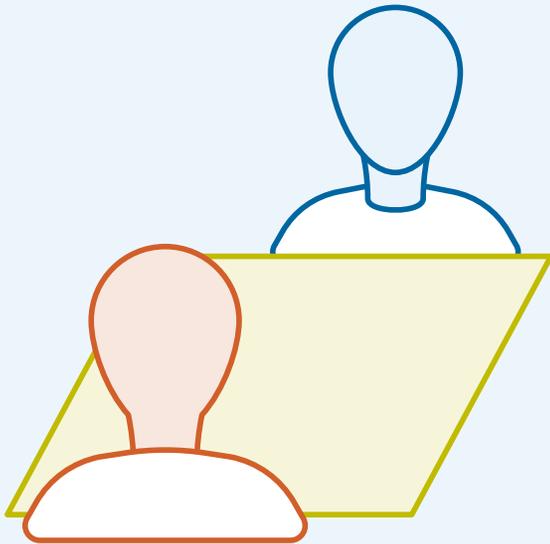
Immigration, Réfugiés  
et Citoyenneté Canada

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# What is financial coaching?



## Financial coaching is a client-led one-on-one intervention

Financial coaching is a client-led one-on-one FE intervention that provides tailored supports to clients interested in setting and achieving their own financial goals.<sup>4</sup> Financial goals can be short or long-term in nature (e.g. obtaining income support, meeting a monthly payment, setting a savings goal, or reducing debt). It is delivered by staff who are not necessarily experts in finances but instead are trained in coaching skills, such as active listening, motivational interviewing and, performance monitoring.<sup>5</sup> Financial coaching is a promising practice that promotes skills development and fosters behaviour change over multiple sessions for clients living on low incomes.<sup>6</sup>

### The three key roles of a coach are to:

1. Empower a client to set their own goal(s)
2. Hold client accountable
3. Focus attention on (client) behaviour<sup>7</sup>

### Insights from financial coaching pilot projects

This report shares insights on providing one-on-one financial coaching to newcomers captured through two financial coaching pilot projects that Prosper Canada conducted in collaboration with several frontline community partners. Both pilot projects explored how to effectively integrate

one-on-one financial coaching into social services to improve financial outcomes for clients with low incomes. The frontline community partners we worked with support people living on low incomes and other vulnerable populations; for both pilot projects the largest proportion of clients were newcomers therefore insights shared in this report focus on one-on-one financial coaching delivery to newcomers in particular.

Frontline staff worked with newcomer clients to assess their financial literacy, connect them to the appropriate financial information and resources, and enable them to independently plan for a successful settlement with support as necessary throughout the process. The **Financial coaching for people living on low incomes (FC for low income)** project ran from 2015 to 2017 through funding provided by Capital One. The **Financial Empowerment for Newcomers (FEN)** project was initiated in 2017 and wrapped up in March 2020. Funding for the FEN project was provided by Immigration, Refugees and Citizenship Canada.

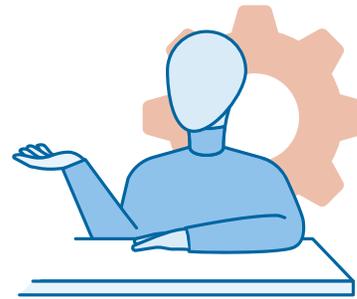
Evaluation data for these pilots were collected from coaches, managers and executive staff, and clients through semi-structured interviews, focus groups, surveys and, administrative data.

# Pilot project highlights



**Clients** who received financial coaching said they:

- Increased their financial literacy knowledge
- Felt less stress about their finances
- Achieved financial goals
- Gained confidence in themselves and their financial futures
- Received encouragement, guidance and support from financial coaches which led to a trusting relationship
- Changed financial decision-making behaviour (i.e. budgeting, money management etc.)
- Empowered themselves and their families with financial knowledge.



**Staff** that delivered financial coaching to newcomers said they:

- Were better able to support clients to achieve their financial goals
- Had a deeper understanding of the financial dimensions of their clients
- Were seen to be trusted sources of financial guidance
- Had increased empathy to client hardship
- Had increased confidence in their own financial knowledge and skillsets which can benefit clients
- Improved their own and their families' financial health.



Newcomer-serving **community organizations** that integrated financial coaching:

- Increased staff capacity to empower and educate clients and meet them where they are at
- Provided more holistic services for clients
- Increased interest and requests from internal departments and external organizations to provide financial literacy and financial coaching training to other staff
- Increased interest in financial coaching as a professional development opportunity for staff
- Developed a community of practice within their organizations
- Had a tighter-knit team with shared experiences.

# Our pilot project community partners

All our pilot partners were non-profit multi-service organizations delivering a variety of social services including health, settlement, and employment. These partners varied in size, staff capacity, and client reach.



**North York  
Community  
House**

## **North York Community House**

Settlement services arm of community hub in Greater Toronto Area, ON



## **AXIS Career Services**

Employment arm of Association of New Canadians in St. John's, NL



**Saskatoon  
Open Door  
Society**

## **Saskatoon Open Door Society**

Settlement and family services in Saskatoon, SK



**Access Alliance**  
Multicultural Health and Community Services

## **Access Alliance**

Settlement services arm of community hub in Greater Toronto Area, ON



WOODGREEN  
Opportunity made here.

## **WoodGreen Community Services**

Social service agency in Toronto, ON

## Why financial coaching?

Financial coaching has been proven to help low-income families adopt financial attitudes and behaviours that improve their financial well-being.

### 2.5 year pilot in 17 U.S. states with 30 partners<sup>8</sup>



**54%** of clients with no savings achieved some savings  
**(\$668 median savings)**



**55%** of clients with unsecured debt decreased their debt amount  
**(\$3,005 median decrease)**



**47%** of clients increased their credit scores  
**(59 point mean increase)**

### The Capacity Building Initiative (CBI) - New York City

Financial coaching is most effective when integrated into other social services. For workforce development clients who received financial coaching, this pilot showed results versus comparison group:



higher job placement rates



higher average monthly income



higher average salary after 1 year of employment

## Feedback from frontline workers

“

North York Community House has increased capacity to deliver financial coaching services to low-income newcomers as a result of the series of trainings delivered by the Capital One Financial Coaching project.

NYCH financial coaches have increased knowledge on the art of asking powerful questions during one-on-one sessions. They have gained skills in how to talk to clients on topics such as credit (how credit reporting works, why it is important for clients seeking employment, newcomers and youth) and budgeting (how to have the budget conversations with clients on limited incomes).”

Manager, Mobile Settlement. NYCH  
**FC for low income project**

“

The new coaches are finding that the paper version of the **Prosper Canada Milestones, Actions, and Toolkit (MAT)** provides an excellent framework to financial coaching. The new coaches can scan the paper sheet and immediately determine what information a client needs to obtain and what actions a client needs to take to achieve a given outcome.

Each WoodGreen unit participating in the pilot project is using Prosper Canada Milestones and Outcomes to track their clients' progress and achievements. We would like to continue to track this information across the organization after the pilot ends, and so are exploring adding a 'financial' and/or 'metrics' section to WoodGreen's case management database.”

Manager, Financial Empowerment.  
WoodGreen Community Services  
**FC for low income project**

“

...[D]uring these trainings there was a lot of opportunity to discuss the financial needs, issues of clients; how they are managing it; and how we are supporting them to manage these problems.

This knowledge exchange helped us to know about effective practice by other communities and we can use this for our clients. Knowledge exchange/training and mentoring activities (conference calls) will be very helpful for continuous growth of coaches to maintain level of competence and respond to demands of changing circumstances.

They don't feel alone and are able to get support in difficult situations.”

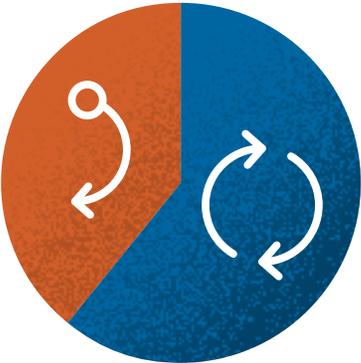
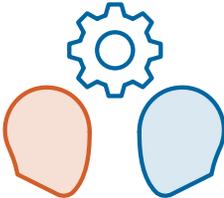
Settlement worker and financial coach.  
Access Alliance  
**FC for low income project**

# Client demographics

## Financial Empowerment for Newcomers project

# 122

participants received **one-on-one** financial coaching



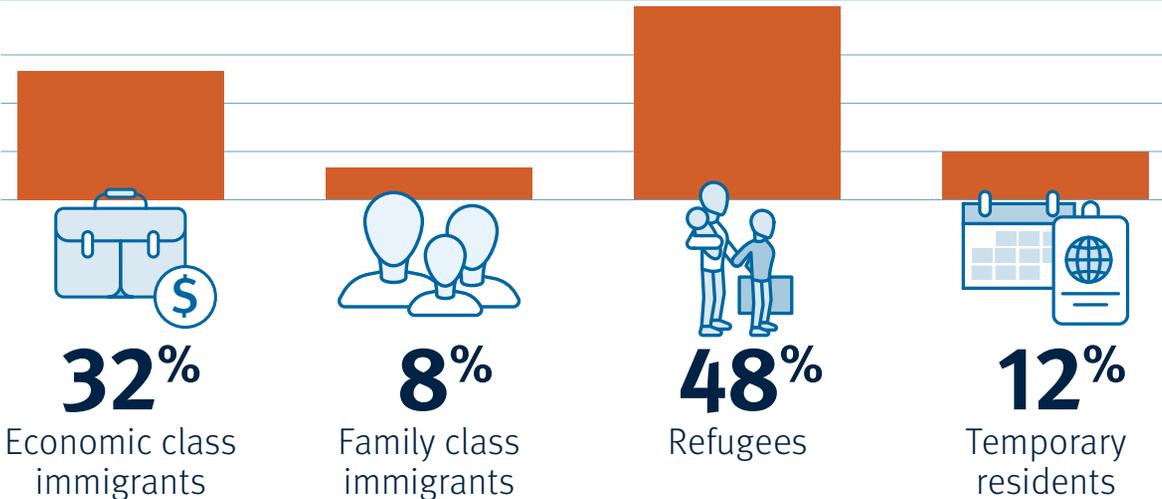
# 39%

met with a financial coach at least once

# 61%

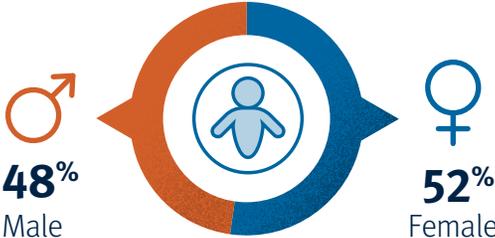
of participants attended **2+** sessions

### IMMIGRATION STATUS

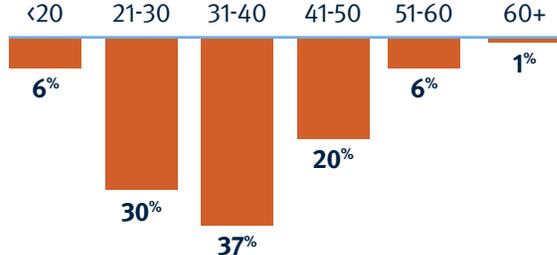


Data on immigration status was collected differently for each project

### GENDER



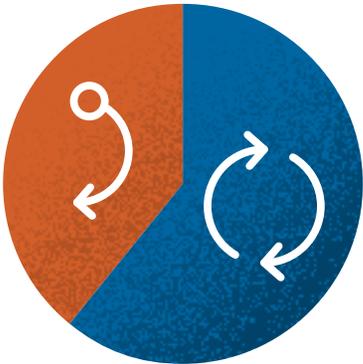
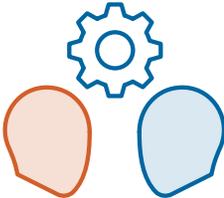
### AGE



# Client demographics

## Financial coaching for people living on low incomes project

422 participants received **one-on-one** financial coaching



**62%**

met with a financial coach at least once

**38%**

of participants attended **2+** sessions

### IMMIGRATION STATUS

**39%**



Canadian citizens (by birth or naturalization)



**55%**

permanent residents/ landed immigrants

Data on immigration status was collected differently for each project

### GENDER

**48%**



Male



**52%**

Female

### AGE

**14%**

over 60



**74%**

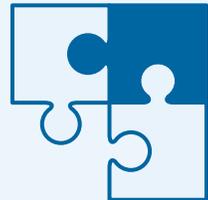
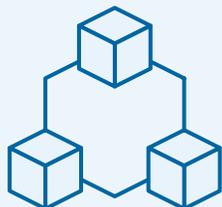
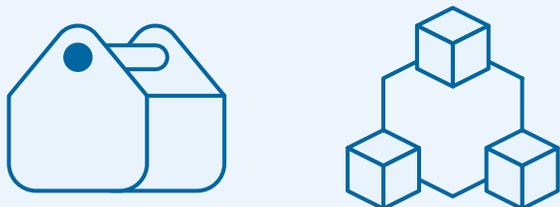
between the ages of 21-60

**Over a quarter of participants reported they are on social assistance and/ or receive government benefits as their main source of income**

\* n= 422

\*\* Percentages may not add up to 100%, due to unwillingness of some clients to disclose information on a particular question or because some responses do not fall into the categories highlighted above

## Program delivery



# One-on-one financial coaching training

Prior to launching financial coaching services for the FEN and FC for low income projects, Prosper Canada worked with project partners to support pre-delivery activities.

Frontline staff (e.g. employment counsellors, settlement workers), managers and other decision-makers received training and accessed tools developed by Prosper Canada. The intention of the training was to build their capacity given varying levels of financial topic knowledge and/or one-on-one coaching knowledge and practical experience at the outset of both projects.

### Prosper Canada training for financial coaches covered the following:

- ✓ **Coaching methodology:** Client-centred approach and techniques
- ✓ **Technical components:** Knowledge of specific financial topics, strategies, and products.

### Training participants also received:

- ✓ Access to Prosper Canada **program evaluation tools**
- ✓ A ready-to-go financial coaching **training program PowerPoint presentation**
- ✓ A **financial coaching manual and toolkit** developed for both projects, in collaboration with **The Prosperity Agenda**, a research and service design organization in Washington State.

### Financial topics covered in the training included:

- Income and taxes
- Budgeting
- Credit reports
- Benefits eligibility
- Savings products
- Student loans
- Managing debt
- Financial systems in Canada
- Banking products
- Consumer protection.

### One-on-one coaching topics covered in the training included:

- Active listening
- Motivational interviewing
- Goal setting
- Action planning.

# Financial coaching program design and delivery



Building on what they were already doing as part of existing program delivery (e.g. settlement, employment, seniors or youth programming), each project partner delivered financial coaching using one of three staffing models:

1. Offered coaching as a new component of pre-existing programs e.g. delivered by their settlement and youth workers.
2. Offered a separate financial coaching program, with a dedicated financial coach providing one-on-one support to clients referred by staff from other internal programs e.g. seniors, youth, and settlement.
3. Integrated a hybrid coaching model across the organization. Financial coaching delivered by both specialized and dedicated ‘expert’ financial empowerment coaches as well as employment, settlement and youth workers trained to deliver financial coaching.

Generally, financial coaching was offered by staff to both new and existing newcomer clients who were experiencing financial hardships that could be addressed through one-on-one help.

In practice, sessions were not entirely client-led as is the case in a pure financial coaching model. Instead, sessions included components of financial counselling whereby financial coaches took a more directive approach, sometimes helping clients to access other needed supports or advocating on their client’s behalf (in a financial coaching model clients are expected to self-advocate).<sup>8</sup> Additionally, some sessions included financial education and were heavily instructive, which was also a departure from a pure financial coaching model.

## Financial coaching support

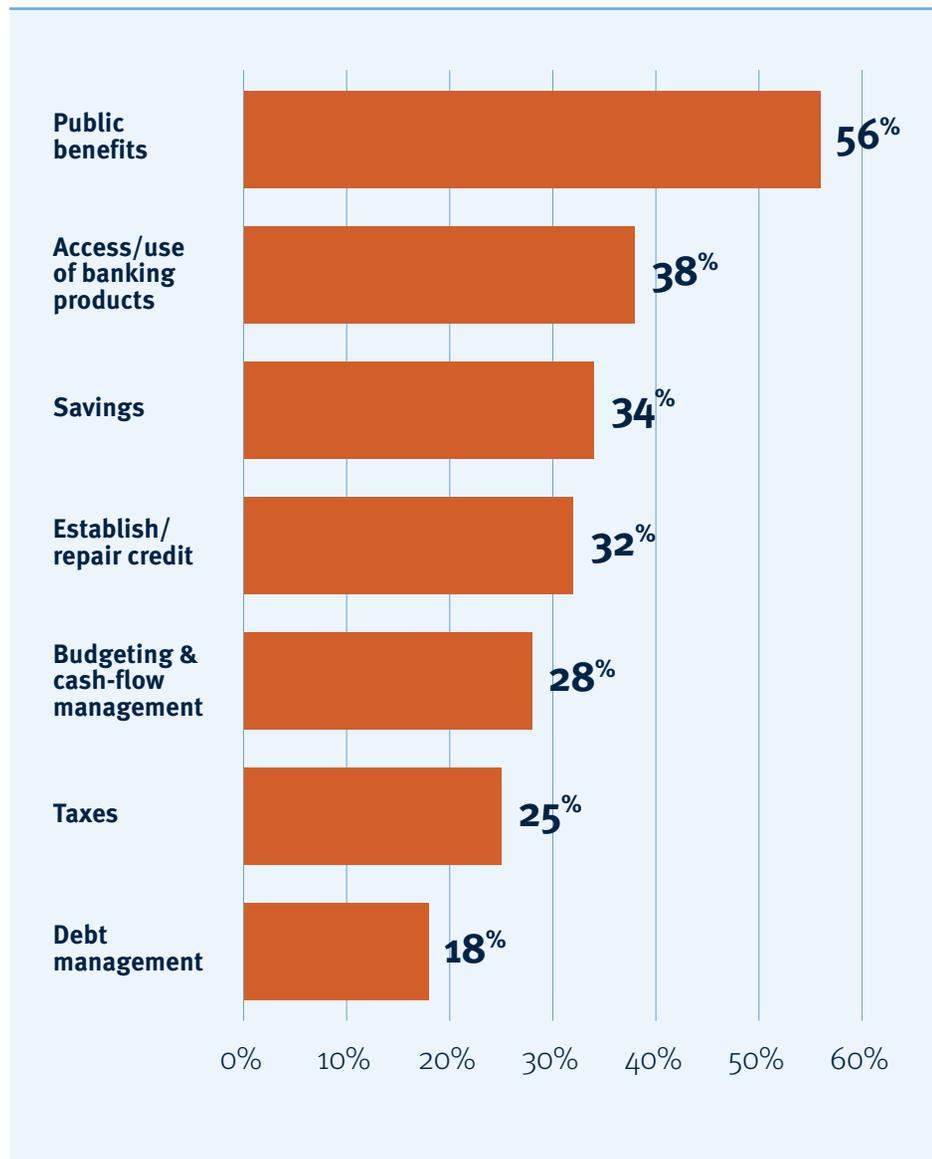
For some of our project partners, their financial coaching program was structured around meeting with newcomer clients more than once in a short coaching session while others met with clients less often but had longer sessions. In practice, while financial coaching usually involves more than two sessions over a longer period of time,<sup>9</sup> many clients attended only one session across both projects.<sup>10</sup>

Individual sessions ranged from one to one and a half hours with the first session focused on working with the client to set and prioritize financial goals. Subsequent financial coaching session activities included:

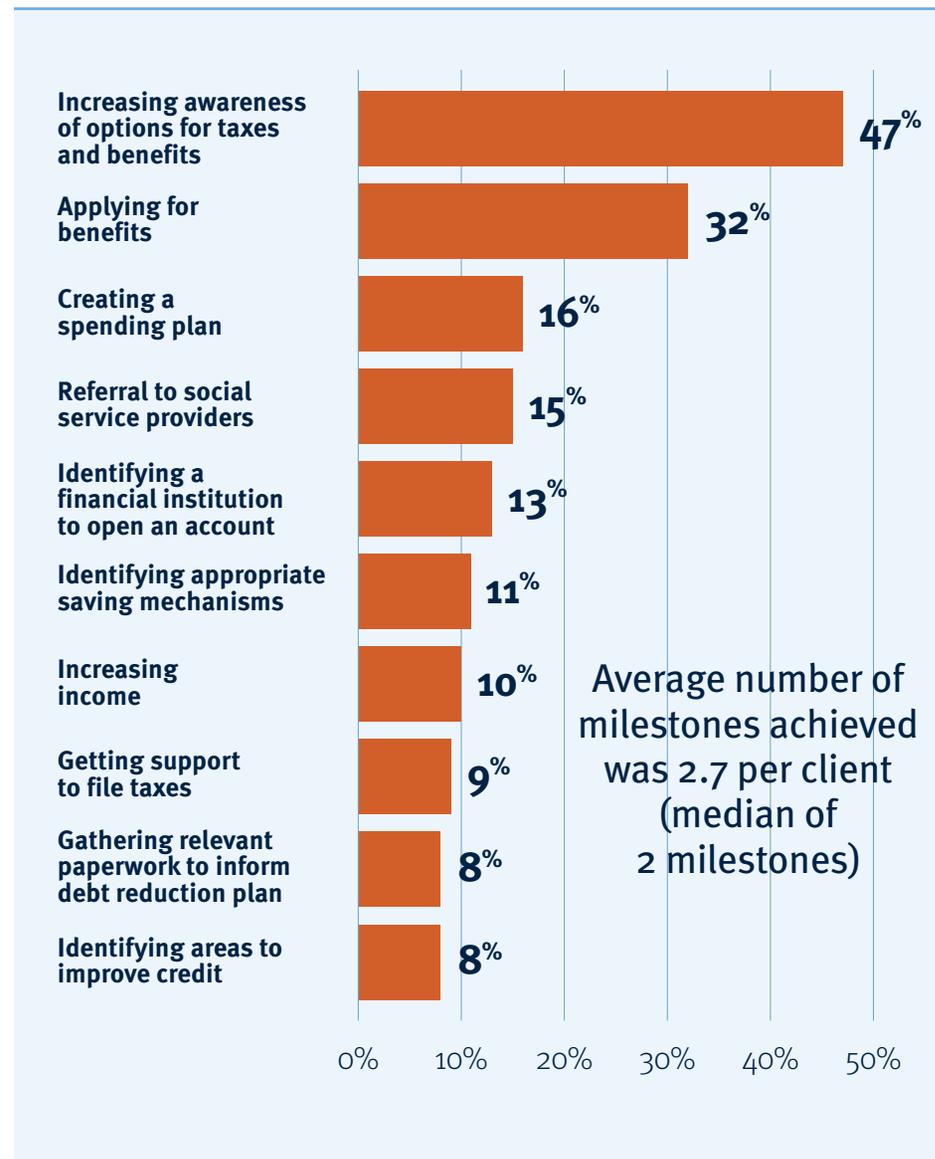
- Reviewing previously set financial goals.
- Completing financial worksheets (e.g. budgets) and/or application forms (e.g. for federal/provincial benefits).
- Setting up internal or external service referrals (e.g. for employment services or to banks for RESPs) as needed.
- Providing different resources (e.g. websites, videos etc.) which were used during sessions with financial coaches often providing take-home materials for clients to read or complete as homework (e.g. information on different benefits, budget worksheets).

## FC for low income pilot

# Financial topics covered



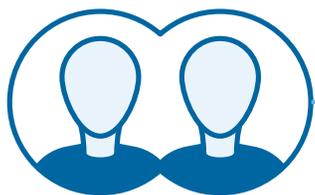
# Top 10 client milestones achieved



## FC for low income pilot

## Sample financial coaching client paths:

## Dipesh and Radhika



### Entry point

#### Settlement

Dipesh and Radhika were sponsored by their daughter when they arrived in Canada. They have three years of performance bond left i.e. time during which their daughter is required to meet all of their financial needs.

#### Family

Unfortunately, their son-in-law recently had a heart attack and is currently receiving sick benefits. Now, it is very difficult for their daughter and son-in-law to take care of them on their own expense.

### FE support from coach

#### Benefits

Dipesh and Radhika met with their financial coach to explore the possibility of applying for Ontario Works. They learned that if they receive Ontario Works, then their daughter will have to pay back the money they would have collected from the government and she would not be able to sponsor anyone else.

### FE outcome

#### Applied for benefits

Dipesh and Radhika decided they would apply for Ontario Works because they have no other option. They worked with their coach to review the required documents and received information on how to open bank accounts. After bringing supporting documents, their financial coach applied for Ontario Works on their behalf.

## Tatiana



#### Settlement

Tatiana just moved to Canada and wanted to set up her bank accounts. After receiving information about banking and credit card options from her financial coach, Tatiana successfully opened a newcomer plan at her local bank.

#### Immigration status

However, Tatiana was denied the credit card that came as part of her newcomer plan because of her immigration status.

#### Access to banking

With her financial coach, Tatiana learned about credit card policies and was coached on how to ask the bank why she was denied a credit card.

#### Accessed banking

With this new information, Tatiana approached her bank and after much discussion, was told by a bank representative to apply for a credit card. Three months later, she was finally approved and received her credit card in the mail.

After receiving her credit card, Tatiana came back to her coach to learn more about credit card charges and how to build credit history.

# Insights and recommendations for practitioners



## Organizational readiness

### Insights

**Providing ongoing learning and development opportunities for financial coaching staff is a key component of a successful financial coaching program.** Staff benefit from having access to continuous learning opportunities that include formal training as well as opportunities to participate in financial coaching communities of practice or learning groups with peers. These peer groups allow staff to share delivery challenges and problem-solve with colleagues.

**It is important to secure early buy-in and cross-organizational commitment by engaging managers, executives and frontline staff.**

Through both pilot projects we learned that frontline partners that experienced more difficulty integrating financial coaching were those that lacked clear commitment from both staff and leadership. Staff who struggled the most with 'buying into' financial coaching were those that were not clear on how it fit within their existing roles and responsibilities and more broadly within the organization's mandate. These staff felt that earlier involvement in the planning and design of the program and clear communication on program objectives and timelines would have mitigated these challenges.

**Strong organizational communication, coordination and collaboration are pre-requisites for successful program integration and delivery.** To ensure newcomer clients who can benefit from financial coaching are identified and connected to appropriate supports, organizations may need to adapt their practices and operations in order to streamline internal and external communication flows. This may require enhanced coordination and information sharing between departments and/or with community partners. It may also include breaking down departmental silos and building new or enhancing existing referral partnerships with local social service organizations.

### Recommendations

**Assess the suitability of integrating one-on-one financial coaching based on your organization's readiness and resources.** Considerations include organizational culture, learning environment and buy-in from all levels of the organization.

**Ensure early consultation and communication with key stakeholders that may play a role in financial coaching integration and delivery** (e.g. frontline staff, managers and executive staff, community partners). This can increase the probability of successful program implementation.

**Promote ongoing transparent and regular communication between executive staff, managers and frontline staff before and throughout program planning and delivery.** Ensure staff have opportunities to participate in the design of your one-on-one financial coaching program and provide them with regular progress updates on the program design and integration. Emphasize key messages that clarify how the new program aligns with staff roles and responsibilities as well as the organization's overall strategy and mandate.

**Build new and/or enhance the level of organizational coordination, collaboration and lines of communication** across departments and/or externally with community partners. This can ensure that strong referral networks for financial coaching services are established and maintained.

# Program design



## Insights

### **It is important to build trust early with clients.**

Engaging clients in money conversations can be challenging. Focusing on less invasive financial issues first through group workshops can be one way staff can build trust with clients before inviting them to open up for deeper money conversations. As well, newcomers often feel more comfortable when financial coaching is provided in their own language which in turn contributes to increased trust.

**One-on-one financial coaching programs should be flexible.** To achieve better results or improve program delivery, project partners had to ensure their financial coaching program was designed to meet the needs of the newcomers they were supporting, the capacity and constraints of the organization and the context of the communities they served.

**The most successful financial coaching model (refer to pg 18) was the one that included a dedicated ‘expert’ financial coach.** Having a dedicated coach that newcomers with complex money issues could be referred was considered to be an asset for many frontline financial coaching staff.

- Not all staff were comfortable delivering financial coaching after their training. Some felt that complex financial questions and more in-depth money conversations should be handled by a financial coaching ‘expert’.

- Some felt that adding financial coaching to their existing role was diluting the original service (e.g. employment). They also felt it was an additional strain on their already limited capacity.
- The dedicated financial coach had a clearly defined role and the time and focus necessary to effectively deliver financial coaching. In addition to supporting conversations for more complex financial situations, this dedicated ‘expert’ was also responsible for leading and facilitating an internal learning community. It should be noted that this peer-to-peer learning community approach was effective in building staff financial topic and coaching knowledge, skills and confidence in both projects.

### **Investing in evaluation can be resource intensive but offers many benefits to financial coaching programs regardless of the model.**

Insights gleaned through collecting and analyzing data on client outcomes and program delivery can be used in a number of ways including helping:

- Financial coaches better serve their newcomer clients. For example, insights can highlight areas where client goals or action plans may need to be adjusted. It is motivating to clients when they can track progress against financial goals.
- Staff and/or managers identify program improvements (e.g. Additional need for staff training on specific financial topics).

- Senior leaders strengthen the case for securing additional program funding by providing funders with evidence of program benefits to newcomers.

## Recommendations:

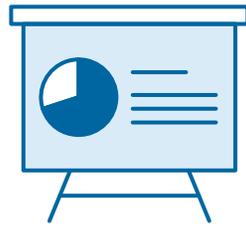
### **Adapt the financial coaching program to meet the specific needs of the individuals and communities that the organization serves**

**Build a solid internal client assessment and referral system** to ensure newcomer clients are appropriately connected to a dedicated ‘expert’ financial coach if this model is employed. i.e. across different departments to the dedicated coach.

**Include all relevant staff in program design conversations and provide regular and transparent updates.** This will help to reduce staff resistance and foster buy-in. Project partner staff whose organizations did so experienced the benefits of a new service that gave them the content and confidence to serve clients in a more holistic manner.

**To the extent possible, dedicate funding and resources to ongoing data collection and performance monitoring systems to evaluate the implementation and impact of the program.** For evaluation to be successful, it should be viewed as a continuous process that requires ongoing investment and feedback from all stakeholders including program participants and financial coaches. At minimum, data should be collected on the impacts to client financial health and other financial coaching outcomes that may be particularly relevant to the organization’s mandate, (e.g. settlement or employment program success).

# Financial coaching training



## Insights

**Training frontline staff designated to deliver financial coaching is critical to successful program implementation.** Training should cover at least a baseline level of financial education and financial coaching topics. While staff benefited from the knowledge they gained on financial topics and on how to deliver financial coaching, they needed more training on problem-solving to better meet the unique needs of newcomer clients. Specifically, staff reported that they wanted:

- More information on how to support newcomers to navigate financial systems in Canada, banking products, financial institutions, and consumer protection.
- Additional training and support on accessing and assessing credit reports, benefit eligibility (e.g. access to a benefit screener), as well as information and tools on Registered Retirement Savings Plans and Canada Pension Plan when helping newcomer participants seek employment.
- More information on student loans, debt consolidation, and how to support participants with outstanding debt when supporting newcomers to access longer-term programs.

**Educating all levels of the organization on one-on-one financial coaching and the program model is a key success factor.** Frontline staff need specialized training to ensure that a consistent financial coaching approach is applied. Non-coaching staff (managers and senior decision-makers) should also receive training that underscores how and why the program is being implemented.

**Frontline staff responsible for financial coaching need access to continuous learning opportunities once they begin to deliver the program.** Staff viewed ongoing professional development as critical to their work, which included both formal training as well as access to peer support opportunities.

## Recommendations

**Ensure baseline financial education and financial coaching training is delivered** to all new financial coaches and other relevant staff including frontline supervisors, managers and senior leaders of the organization.

**Support continuous training for all financial coaches** and other relevant staff. Doing so reinforces the benefits of financial coaching for newcomers and the organization and provides opportunities for staff to build financial coaching skills through practice with peers.

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Training frontline staff designated to deliver financial coaching is critical to successful program implementation.

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# Partner spotlight

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North York  
Community  
House

In 2016 North York Community House (NYCH) was one of three community organizations in Toronto to participate in the Financial coaching for people on low income project (FC for low income). This project afforded NYCH the opportunity to build on their experience delivering financial literacy to local residents which they had been offering through annual tax clinics for the past 27 years. Through the FC for low income project, NYCH developed a financial coaching program, which utilized the staffing model that included the dedicated ‘expert’ financial coach.

The role of NYCH’s dedicated financial coach is to work across the entire agency to increase knowledge and capacity in financial literacy and financial coaching. In addition to providing one-on-one financial coaching to newcomers and other clients, the dedicated financial coach also addressed the needs of clients with complex financial challenges, mentored settlement staff and acted as a consultant within the agency among other functions.

When the project ended, NYCH was selected to participate in the Financial empowerment for Newcomers (FEN) project.

The FEN project allowed NYCH to further expand their financial coaching program by increasing the number

of staff able to provide financial literacy and financial coaching services. This decision was made based on the positive results achieved through the FC for low income project which showed that: a) clients were achieving their goals and there was an increase in referrals and demand for the service and b) staff were reporting a boost in self-confidence and financial knowledge. NYCH managers and executive staff were also exposed to the financial literacy and financial coaching skills training first-hand either by observing or participating in some or all of the training sessions. This exposure gave them better insight into the purpose and model of NYCH’s program.

## **Newcomers expressed many benefits including:**

- Encouragement and guidance from financial coaches to achieve their goals.
- Feeling less depressed and more confident about their finances.
- Relief, and being supported by staff.
- Increased financial knowledge about debt management; taxes; budgeting and cash flow management; establishing and repairing credit; savings; access and use of banking products; and, government benefits.

Clients also expressed interest in learning more about different social programs, post-secondary education, setting up small businesses, and, understanding letters from different bodies of government.

Staff reported increased personal and professional development and greater confidence and comfort in being able to support their clients in a more holistic manner (e.g. wraparound services enable staff to meet many of the clients’ needs rather than addressing one single issue). NYCH managers and executive staff identified financial coaching as an essential service that they are willing to invest in. NYCH has created scaling plans to expand financial coaching services (within settlement and other NYCH programs) by training even more staff across the organization.

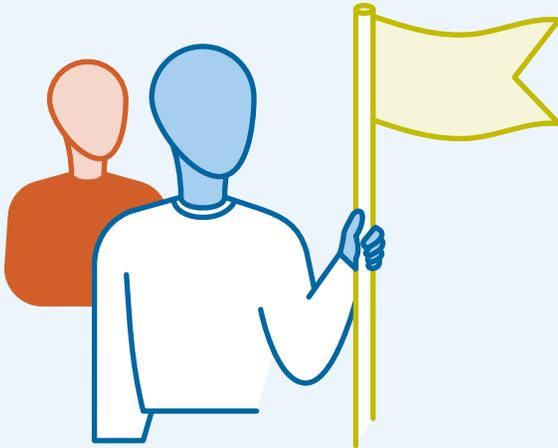
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NYCH managers and executive staff identified financial coaching as an essential service that they are willing to invest in.

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## Conclusions:

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# Helping newcomers to successfully settle in Canada

Integrating one-on-one financial coaching support into social services like settlement and employment shows promise as a supportive and necessary intervention for helping newcomers to successfully settle in Canada. The **FEN** and **FC for low income** pilot projects both demonstrated that there is more than one way to deliver financial coaching to newcomers. Both the model and the session design should consider the organization and community being served. The three financial coaching models that were piloted all had varying degrees of success, however the model with the dedicated 'expert' financial coach was the most promising.

Sufficient and flexible funding is critical for a newcomer-serving organization to offer financial coaching supports within their existing program(s). Without funding, it is extremely challenging to deliver the financial coaching program, particularly as it creates uncertainty with respect to program sustainability. As such, funders have a critical role to play in supporting financial coaching efforts in newcomer-serving community organizations. Financial coaching leaders within the financial empowerment field recommend that funders financially support the following areas necessary to effectively deliver financial coaching programs<sup>11</sup>:

- 
1. Staff (frontline and supervisory) needed to deliver financial coaching programs to newcomer participants e.g. salaries
  2. Staff training and ongoing capacity building activities e.g. financial education and coaching training, participation in community of practice learning opportunities
  3. Costs associated with monitoring and evaluating client outcomes and program delivery effectiveness.
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Results from our financial coaching projects demonstrate that while integrating one-on-one financial coaching into existing services has its challenges, it offers significant benefits to newcomer clients, staff, and newcomer-serving organizations as a whole.

# Endnotes

## References

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### Other resources:

H Haroon, J Medina, and M Grober-Morrow, "Financial Coaching Program Design Guide: A Participant-Centered Approach," accessed October 3, 2019, [https://prosperitynow.org/sites/default/files/resources/Financial\\_Coaching\\_Program\\_Design\\_Guide.pdf](https://prosperitynow.org/sites/default/files/resources/Financial_Coaching_Program_Design_Guide.pdf).

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