

Coaching, Counseling and Everything In Between

Transcript of a conversation with Bjorn Larson, Director of Financial Well-being, BCU. [Watch the video here.](#)

My goal is, with BCU employees, to really get them bought into the purpose that we're trying to live out. Really my goal is to have them approaching their jobs with that financial health mindset. So when I'm at a branch working with a member, how can I go beyond the transaction? How can I go beyond, they come in and they want to deposit money? How can I ask an open-ended question to try to get at, you know, tell me more; tell me the story here. Why are you doing this? But in an encouraging way that draws them out.

Because there are five main types of one-on-one support: there's education, there's counseling, there's coaching, there's therapy, and there's advising – and those are all pretty different skill sets.

They blend into each other at various points, sometimes you're going to be a counselor, and then someone's going to tell you a major life thing that happened, and you're suddenly therapist for a few minutes, but you have to be careful on where you go there, because if you're not an expert in that, and you know, maybe you can't even legally talk about that. You have to be very careful to steer that conversation in the right direction.

So there's the supportive lens of somebody that's in crisis: my spouse just died. What do I do? What are the steps that I need to take? And in that moment, that's where a counselor or our Goal Consultants lean a little more to kind of counselor-state level, would come in and say, okay, here are two things that you can do right now.

And they're going to be a little bit more directive. So we don't typically take that kind of appointment but we do take appointments around credit score, budgeting for goals, and kind of doing an overall financial checkup. And that often leads to a bigger conversation. If you're looking at someone's budget, that's a whole host of different decisions that are being made on a monthly basis.

And that leads very nicely into goals, maybe tweaks to spending. And so you can both draw out someone through good question asking and give them advice on what they should do next, all within one conversation.

But the skillset there is both coaching, I would say, on the open-ended questions, and counseling and education really on the, what should you do now? Both of those need to be interwoven in a conversation to make it really blossom and for somebody to feel like they got something out of it.

Because if you just came into a conversation and I just asked you a bunch of questions, and that was all we did after, you know, three or four times, you you'd probably just be like “What they doing? You're getting me to answer, but I need some help now. What should I do next?” And so that's where that kind of bite-sized advice and for the Goal Consultant, really to recognize the situation that somebody is in, maybe they can't really handle a massive, huge goal, like paying off your student loans. Okay, great. that's going to take me 10 years. So let's, let's break that down. We can't eat the elephant all at once. So what are the bite sizes that we can break this down into that will help you gain some momentum along the way?

And so helping somebody to get to that level, and for a lot of us, we need that in some part of life; we need some help breaking it down. For me, let's just say I really want to be able to run a 10 mile someday, but I could not go out and run 10 miles right now. So I need someone to help me work up toward that. And so tell me: what are the steps that I need to do to start taking action on that? And then when I mess up, help me work through that and don't be judgmental. That's the key, don't be judgmental, be empathetic. Make sure that you're being understanding to me, and having my best interests at heart.