

Table of Contents

Acknowledgements.....	v
About the Authors.....	ix
Introduction.....	xvii
Chapter 1 Integrated Financial Planning.....	1
Financial Professionals and Interior Finance.....	1
Mental Health Professionals and Money.....	3
The Components of Integrated Financial Planning.....	4
The Value of Exploring the Past.....	7
Financial Planning, Financial Coaching, and Financial Therapy.....	8
Chapter 2 Building a Trusting Relationship.....	13
Playing Marley’s Ghost—Facilitating Rather Than Forcing Change.....	13
Principles of Change.....	17
Chapter 3 Exquisite Listening™.....	23
Tools for Exquisite Listening.....	25
Begin a Client Meeting With an Invitation.....	25
When Asking Questions, Make Sure They Are Open-Ended.....	25
Reflection.....	27
The Importance of Repetition.....	28
Strategic Reflection.....	29
Summarizing.....	31
Become Comfortable With Silence.....	31
Invite and Suggest, Don’t Coerce.....	32
Chapter 4 Doing No Harm.....	35
Referrals to Other Professionals.....	37
The Basics of Doing No Harm.....	37
Listen and Reflect.....	38
Ask, Don’t Assume.....	38
Following the Client’s Lead.....	40
Moving to Safer Ground.....	41
When to Refer.....	42
Chapter 5 Helping Clients Change: What Works and What Doesn’t.....	47
The Change Process.....	49
Stages of Change.....	50
Elements of Change.....	52
Facilitating Change.....	55
Encouraging Clients’ Readiness to Change.....	56
The Three Yeses.....	57
One Word.....	58
“Tell Me More”.....	59
Draw a Picture.....	60
Pro-Con.....	61
When In Doubt, Summarize.....	61

Offer a Sandwich	61
Conclusion	62
Chapter 6 Money Scripts	63
What are Money Scripts?	63
Unfinished Business and Destructive Money Scripts	64
Where Do Money Scripts Come From?	67
Money Scripts are Often Unexamined	69
Money Scripts are Contextual	70
Trauma and Money Scripts	71
Money Scripts are Reinforced	73
Money Scripts are Generational	74
Money Scripts Limit Our Choices	75
Money Scripts Create a “Financial Comfort Zone”	76
Identifying Money Scripts	77
Research on Money Scripts	79
Money Avoidance	80
Money Worship	80
Money Status	80
Money Vigilance	81
Money Scripts Can Be Changed	81
Chapter 7 Money Script Exercises	83
Money Script Assessments	83
What Do You Believe? Guide for Facilitators	84
What Do You Believe?	85
Money Scripts Brainstorming Guide for Facilitators	86
Money Scripts Brainstorming	86
Money Script Log Guide for Facilitators	87
Money Script Log	87
Creating a New Money Mantra	89
Money Judgments Guide for Facilitators	90
Mother Teresa/Bill Gates	90
Love, Peace, and Money	91
I Love Money	91
Institutional Money Scripts	91
Chapter 8 Money Disorders	93
The Big Taboo	95
Associated Features of Money Disorders	96
Shame	96
Relationship Difficulties	99
Types of Money Disorders	100
Workaholism	101
Compulsive Buying Disorder	105
Gambling Disorder	111
Hoarding Disorder	112
Financial Dependence	114
Conclusion	117

Chapter 9 Problematic Money Behaviors.....	121
Financial Denial.....	121
Underspending.....	123
Underspending Questionnaire.....	124
Overspending.....	125
Overspending Questionnaire.....	126
Financial Enabling.....	127
Financial Enabling Questionnaire.....	130
Vow of Poverty.....	131
Vow of Poverty Questionnaire.....	133
Financial Enmeshment.....	133
Financial Enmeshment Questionnaire.....	135
Squandering Financial Windfalls.....	135
Poor Financial Decisions.....	136
Conclusion.....	138
Chapter 10 Resistance.....	141
Resistance Is Feedback About a Facilitator’s Effectiveness.....	141
What is Confrontation?.....	142
Why We Resist.....	143
Recognizing Resistance.....	144
Resistance in Action.....	145
Ambivalence.....	149
Let Go, When the Client Says No.....	153
Chapter 11 Tools for Helping Clients Change.....	155
Financial Integration Inventory.....	155
Incompletions Inventory.....	161
The Money Atom Exercise.....	161
Money Egg Exercise.....	165
“Dow Jones” Money Timeline.....	166
Money Dialog.....	168
Money Dialog Exercise.....	168
Sample Money Dialogs.....	169
Money As You See It Exercise.....	172
Identifying Life Aspirations.....	172
Identifying your Life Aspirations Exercise.....	173
Developing Your Authentic Goals Exercise.....	175
Chapter 12 Working With Couples.....	179
Be Careful Out There.....	179
The Facilitator’s Side of the Desk.....	180
The Coupleship as a Separate Entity.....	181
The Couple’s Side of the Desk.....	182
Transference.....	182
Unresolved Issues May Emerge During Financial Planning.....	183
Accepting and Managing Unresolvable Differences.....	184
Coupleship Dynamics.....	185
Flexibility and Close Attention to Client Comprehension are Vital.....	185

Emotional Flooding is a Red Flag	186
Money Conflicts are Really Conflicting Money Scripts.....	188
Domestic Violence.....	189
Managing Conflict in the Office.....	190
Building a Foundation for Couple’s Work	193
Conclusion.....	194
Chapter 13 Strategies for Working with Couples	197
Neither Partner Is “ <i>The Problem</i> ”	198
Identify Money Scripts	199
Encourage Couples to Make Money Agreements	200
Yours, Mine, and Ours	201
Exercises For Couples.....	202
Synchronizing Goals	202
Negotiation Guidelines:Knees-to-Knees Exercise	202
Chapter 14 Creating an Integrated Financial Practice	205
Methods of Offering Interior Services.....	207
Providing Interior Services.....	207
Collaborating.....	209
Working Conjointly	211
A Combination of Working Conjointly and Collaboration	213
The Benefit of Consultation for Financial Professionals.....	214
Making the Transition to an Integrated Financial Planning Practice:	
An Issue of Timing	214
Finding and Making Use of Therapists and Coaches	216
Compensation for Interior Services.....	217
Involving Staff Members In The Transition.....	219
Meeting a Genuine Need.....	220
Chapter 15 The Financially Healthy Professional.....	223
For Financial Professionals: Becoming Comfortable With Interior Work	223
The Value of Becoming a Client	226
Personal Benefits.....	227
Professional Benefits	227
For Mental Health Professionals: Becoming Comfortable With Exterior Finance.....	228
Resources for the Integrated Financial Planning Practice	228
Building a Network	228
The Rewards of Interior Work.....	229
Conclusion.....	235
Appendix.....	237
Index	241