

Breakthrough Coaching: Reaching Resistant & Reluctant Clients

Tuesday, December 9th
10:00 – 11:30 AM



Virtual Workshop **Participant Handout**

Trainer: Devin Stubblefield, CFEI, CFC

A Perspective on Hard to Coach Clients

Money carries identity, fear, failure, hope, dreams, and trauma — **all at once**. Financial conversations poke at a person's sense of competence, safety, and worth. That's why emotional resistance often shows up in your sessions before logic does. Not because the client doesn't want change, but because the stakes feel painfully personal.

Resistance is not defiance - it's _____.

What looks like "difficult behavior" is usually a sign of:

- Emotional overload
- Fear of judgment
- Cognitive fatigue
- Loss of control
- A protective coping pattern



Fill in the blank:

"Resistance shows me that the client is actually _____. It is my cue to _____."

Reluctance is not refusal - it's _____.

It tells the coach to:

- Create safety
- Reduce cognitive load
- Slow down the moment
- Build confidence
- Co-create smaller wins



Fill in the blank:

"When a client is reluctant, it's usually because they are feeling _____, unsure about _____, or worried that _____ might happen."

Types of Hard to Coach Clients

1. THE SHUTDOWN CLIENT

Retreats inward when money talk feels overwhelming or shame-inducing.

What they need:

Safety, small wins, low-pressure engagement.

📌 Note to self:

Signs I'm talking to a Shutdown client:

2. THE SPIRALING CLIENT

Gets caught in emotional or mental loops, magnifying every issue.

What they need:

Emotional regulation, calm presence, grounding questions.

📌 Note to self:

What helps a Spiraling client settle:

3. THE DEBATING / ANALYTICAL CLIENT

Challenges every detail to stay in control when uncertainty feels threatening.

What they need:

Clear structure, collaborative problem-solving, a sense of safety.

📌 Note to self:

A phrase that de-escalates analytical debating:

4. THE STUCK-IN-THE-SAME-STORY CLIENT

Replays the same narrative because their identity is tied to the problem.

What they need:

Identity reframing, gentle redirection, pattern interruption.

📌 Note to self:

Their "story loop" sounds like:

What other types of resistance or reluctance have you experienced?

Introduction to the Breakthrough Coaching System

In critical moments, your effectiveness hinges not just on technical skill, but on your ability to read the client, regulate the energy, and make precise coaching decisions in real time. This demands more than rapport—it requires *range*.



Developing this range means practicing flexibility in your approach, staying curious about the client's experience, and being willing to challenge their habitual narratives without judgment. This balance creates space for transformation and new possibilities to emerge.

The Breakthrough Coaching System strengthens that range by equipping you with three dynamic, moment-to-moment coaching lenses: **Flow**, **Mindset**, and **Adjust**. These aren't scripts or tricks, but situational coaching modes that help you interpret client behavior and intervene effectively, avoiding pressure, power struggles, or shutdown.

Notes:

1. FLOW: The Let's MEET Method

Use when the moment requires connection, safety, or re-engagement.

Use when the client's emotional temperature is rising and connection must come before direction.



Mirror the Moment

Reflect what you see without judgment.

"I can sense this feels heavy right now."



Explore the Emotion

Help them name what's underneath.

"What part of this feels the most overwhelming?"



Establish Small Wins

Shrink the task to rebuild momentum.

"Let's take this one small step at a time."




Transfer Ownership

Invite choice, voice, and agency.

"Which direction feels best to you?"



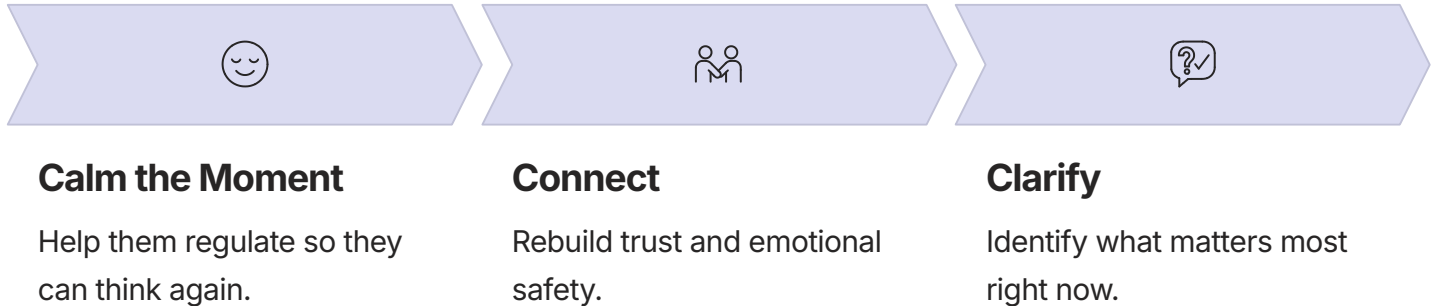
 Write one sentence:


The MEET step I need to practice the most is _____.

Notes:

2. MINDSET: The C3 Approach

Use this when the brain has gone offline and the client cannot think clearly, plan, or decide.
When emotions rise, clarity disappears. **C3 brings the brain back online.**



 Fill in the blank:

When a client spirals, the FIRST thing I must do is _____.

Notes:

C. ADJUST: The R3 Response

Use this when the client is stuck, defensive, frustrated, or confrontation-ready.



Recognize

Name what's happening with compassion.

"I'm noticing this is feeling heavier than usual."



Release

Remove the pressure, expectation, or emotional load.

"We don't have to solve everything today."



Redirect

Guide them toward a smaller, safer next step.

"Which of these feels easier to explore first?"



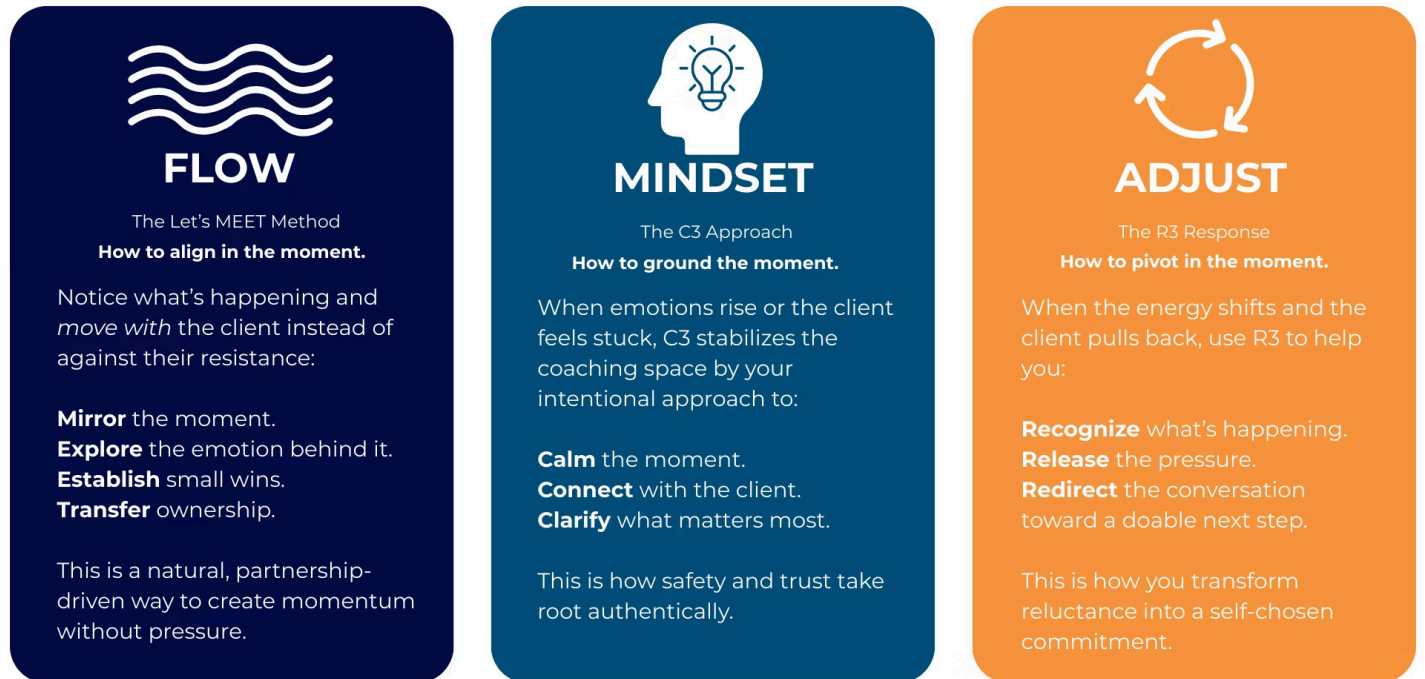
Reflection question:

What situations have I seen where R3 would have helped? _____

Notes:

Coaching Resistance and Reluctant Clients

Breakthrough Coaching Cards



How to Use Your Breakthrough Coaching Cards

These coaching cards are your quick-reference guide for navigating the most challenging moments in a financial coaching conversation. Each card represents one part of the Breakthrough Coaching System: FLOW, MINDSET, and ADJUST. Combined, these cards give you a clear, real-time intervention you can use based on what the moment is telling you.

When a client hesitates, shuts down, spirals, or becomes overwhelmed, these cards help you choose the right move without losing connection, momentum, or trust. Use them to keep yourself anchored, intentional, and responsive. Over time, these approaches will feel second nature, giving you the confidence and skill to turn resistant moments into meaningful breakthroughs.

Notes:

CASE STUDY 1:

Ava Willis, The Shutdown Client

Client Background:

Ava, 29, works part-time in retail and part-time as a home caregiver. Her income is unstable month-to-month. She's behind on two bills and terrified of losing housing. When you begin talking money, she goes quiet, gives one-word answers, and avoids eye contact.

Observed Behavior:


- Shoulders slump, eyes down
- Long pauses before answering
- "I don't know..." repeated often
- Avoids discussing her checking account

Hidden Drivers:

- Financial shame from a past eviction
- Feeling "not smart enough for money stuff"
- Fear that you'll judge her as irresponsible

Coach Cue: Slow the pace. Reduce complexity. Help her feel okay before helping her think.



 Breakout Notes:

What approach fits best? MEET, C3, or R3? Why? _____

Notes:

CASE STUDY 2:

Marcus Reed, The Spiraling Client

Client Background:

Marcus, 42, is a single father working two jobs. Any financial setback sends him into catastrophic thinking. One overdraft fee becomes:

"I'm never going to get ahead."

"This always happens."

"I'm failing my kids."

Observed Behavior:

- Talking fast
- Jumping topics
- Over-explaining and apologizing
- Reacting to every detail with urgency

Hidden Drivers:

- Childhood instability
- Feeling like the financial "protector"
- Chronic exhaustion and decision fatigue

Coach Cue: Regulate the urgency. Help him to bring his nervous system down before offering solutions.



 Breakout Notes:

What approach fits best? MEET, C3, or R3? Why? _____

Notes:

CASE STUDY 3:

Dr. Lena Stone, The Debating/Analytical Client

Client Background:

Dr. Stone is a 52-year-old dentist with her own practice. She challenges EVERYTHING you say. Every suggestion becomes a debate:

"Are you sure that's accurate?"

"Where did that data come from?"

"What's the margin of error on that?"

Observed Behavior:


- Correcting language
- Interrupting
- Over-analyzing numbers
- Avoiding emotional topics by staying "intellectual"

Hidden Drivers:

- High-performing identity
- Anxiety masked as control
- Fear of feeling financially incompetent

Coach Cue: Keep structure tight. Avoid power struggles. Invite her into co-analysis.



 Breakout Notes:

What approach fits best? MEET, C3, or R3? Why? _____

Notes:

CASE STUDY 4:

Jerome Carter, The Stuck-in-the-Same-Story Client

Client Background:

Jerome, 37, is a warehouse supervisor. He believes he's cursed with "bad luck with money." He retells the same story every coaching session:

"I always get hit with something."

"Nobody taught me this."

"It never works out for me."

Observed Behavior:

- Story repetition
- External blame
- Fixed mindset language
- Rejecting options before considering them

Hidden Drivers:

- Identity tied to struggle
- Fear of success (losing the familiar story)
- Need for emotional validation

Coach Cue: Gently interrupt the narrative loop. Help him to reframe the story without forcing positivity.



Breakout Notes:

What approach fits best? MEET, C3, or R3? Why? _____

Notes:

Coaching the Case: MATCH THE MOMENT

Use during your case study discussion.

Client Type	Best Approach	Why
Shutdown - Ava Willis		
Spiraling - Marcus Reed		
Debating - Dr. Lena Stone		
Stuck-in-Same-Story - Jerome Carter		

FINAL ACTIVATION: Your Breakthrough Commitment

- **A moment that stood out to me:**
- **What I will begin to work on:**
- **What I will definitely use in my coaching sessions:**

Complete this sentence:

"When I encounter client resistance, I will no longer see a problem — I will see

_____."