

# Breakthrough Coaching: Reaching Resistant & Reluctant Clients

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



FINANCIAL  
EMPOWERMENT  
NETWORK



# AGENDA

## What We're Doing Today

1. **Welcome & Why This Matters**
2. **Four Types of Resistant Clients**
3. **The Breakthrough Coaching Framework**
4. **Coach-the-Case Breakout Groups**
5. **Debrief, Takeaways & Next Steps**



**Poll 1: How often do you experience resistance and reluctant clients in your agency?**

A word cloud in the background of the slide, featuring various terms associated with resistant clients. The words are rendered in a 3D, blocky font and are semi-transparent, allowing the background image to be seen through them. The most prominent words include 'challenging', 'stuck', 'frustrated', 'hesitated', 'fearful', 'defensive', 'incompetent', 'machines', 'journal', 'frustrant', and 'resistant'.

**Drop one word in the chat that you associate  
with resistant clients...**

# 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 information.**

- ❏ "Resistance shows me that the client is actually *trying to stay safe*. It is my cue to *slow down, acknowledge the moment, and shift my approach*."

Reluctance is not refusal - *it's uncertainty.*



*“Walk with me, not  
ahead of me.”*

- ❑ “When a client is reluctant, it’s usually because they are feeling *unprepared or emotionally exposed*, unsure about *their ability to succeed*, or worried that *they won’t be able to keep up* might happen.”

# 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: \_\_\_\_\_.



**Poll 2:**  
**Which type of resistant clients do you see the most?**

## 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.

**You'll need more than rapport to be effective in these situations.  
It requires range.**



**Build an in-the-moment  
Connection**



**Restore Clarity**



**Navigate the  
Resistance/Reluctance**

# What is Range in Coaching?

Range in coaching refers to the coach's capacity to adapt their approach according to the unique needs, emotions, and responses of each client, seamlessly shifting between techniques, tones, and strategies to foster breakthrough moments effectively.

Flow  
Mindset  
Adjust



# 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."



## Establish Small Wins

Shrink the task to rebuild momentum.

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



## Explore the Emotion

Help them name what's underneath.

| "What part of this feels the most overwhelming?"



## 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 \_\_\_\_\_.

## 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.**



### Calm the Moment

Help them regulate so they can think again.



### Connect


Rebuild trust and emotional safety.



### Clarify

Identify what matters most right now.



 Fill in the blank:

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



### **Poll 3:**

**Which segment of the breakthrough coaching mindset feels most natural for you to do?**

## 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? \_\_\_\_\_

# Coaching Resistance and Reluctant Clients

## Breakthrough Coaching Cards



### FLOW

The Let's MEET Method

**How to align in the moment.**

Notice what's happening and *move with* the client instead of against their resistance:

**Mirror** the moment.  
**Explore** the emotion behind it.  
**Establish** small wins.  
**Transfer** ownership.

This is a natural, partnership-driven way to create momentum without pressure.



### MINDSET

The C3 Approach

**How to ground the moment.**

When emotions rise or the client feels stuck, C3 stabilizes the coaching space by your intentional approach to:

**Calm** the moment.  
**Connect** with the client.  
**Clarify** what matters most.

This is how safety and trust take root authentically.



### ADJUST

The R3 Response

**How to pivot in the moment.**

When the energy shifts and the client pulls back, use R3 to help you:

**Recognize** what's happening.  
**Release** the pressure.  
**Redirect** the conversation toward a doable next step.

This is how you transform reluctance into a self-chosen commitment.

## Breakthrough Coaching Cards



### FLOW

The Let's MEET Method  
**How to align in the moment.**

Notice what's happening and  
*move with* the client instead of  
against their resistance:

**Mirror** the moment.

**Explore** the emotion behind it.

**Establish** small wins.

**Transfer** ownership.

This is a natural, partnership-  
driven way to create momentum  
without pressure.

**When the client is  
overwhelmed.**

## Breakthrough Coaching Cards



### MINDSET

The C3 Approach

**How to ground the moment.**

When emotions rise or the client feels stuck, C3 stabilizes the coaching space by your intentional approach to:

**Calm** the moment.

**Connect** with the client.

**Clarify** what matters most.

This is how safety and trust take root authentically.

**When the client is  
confused.**



## Breakthrough Coaching Cards



### ADJUST

The R3 Response

**How to pivot in the moment.**

When the energy shifts and the client pulls back, use R3 to help you:

**Recognize** what's happening.

**Release** the pressure.

**Redirect** the conversation toward a doable next step.

This is how you transform reluctance into a self-chosen commitment.

**When the moment  
is misaligned.**

# Coaching the Case: Breakout Groups

## Instructions:

1. Review the client narrative provided.
2. Choose your preferred coaching approach from the Breakthrough System: Flow (MEET), Mindset (C3), or Adjust (R3).
3. Clearly establish the rationale for your chosen approach and how it applies to the case.

# 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 Carte		

## 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

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

#### Hidden Drivers:

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

## 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.

## 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.

## 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.



## Group Debrief

Reporters: Please take the poll!

# Poll 4: Which approach did your group choose?





## **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 \_\_\_\_\_."