EVERY PATH HOME

Meeting Clients Where They Are Through Creative Counseling And Community Partnerships



Presented by Brianna Rizzo



ABOUT ME

BRIANNA RIZZO (SHE/HER)

Homeownership Program & Financial/Housing Counselor at Couleecap

I grew up in a small town in Monroe County, moved to La Crosse, moved to New Orleans and back to La Crosse. I have spent my adult life learning hard financial lessons.

I had my two boys when I was young and was a single mom for over a decade. I was well below the poverty level most of my adult life and understand many of the struggles my clients are facing.



EXPECTATIONS

Questions welcomed and encouraged about information on slides throughout presentation

Q&A time at the end to talk through practical application in your roles



MY ROLE

HOMEBUYER PROGRAM-

Housing Counseling

Homebuyer Education

Down Payment Assistance

FINANCIAL COUNSELOR-

Credit Counseling

Financial Education/Skill Building

Debt Payoff

Navigating Financial Crisis

Ongoing Support & Encouragement

YOUR VIEW OF MONEY

WHAT INFLUENCES YOUR MONEY HABITS

Childhood: You learned about money by watching the people around you and this becomes your baseline. What did you observe and experience?

Personal Experience: Your life experiences teach you about money and alter your beliefs. What has your experience been and has it changed over the years?

Culture: This can be generational traditions or habits that are prioritized but it can also be the culture you live in.

Media: Media can sway how you view money because it is attached to status and having a certain lifestyle.

WAYS TO IDENTIFY YOUR MONEY VIEWS

MONEY SCRIPTS

- https://www.bradklontz.com/moneyscriptstest

MONEY PERSONALITIES

- https://www.themoneypersonality.com/

MONEY HABITUDES

- https://www.moneyhabitudes.com/

CLIENT CENTERED COUNSELING

BUILDING A RELATIONSHIP

Set Expectations-Set expectations for the session when you schedule it. This helps reduce anxiety and allows them to be prepared for session.

Introduce Yourself- Explain what your role is, ways in which you can help them achieve goals, and a little about yourself. Vulnerability from you opens the door for you client to be vulnerable without feeling judged.

Active Listening- Listen while your client talks about why they are there and what they want to achieve. Most of the information you need to understand your client can be learned during this time.



UNDERSTANDING CLASS AND HOW IT AFFECTS BEHAVIOR

	Lower Class	Middle Class	Upper Class
Relationships	Close knit and formed by necessity	Formed for benefit and networking	Formed for status
Money	Spent	Managed	Conserved and Invested
Time	Live in the present	Focus on the future	Focus on tradition and history
Driving Forces	Survival, Relationships, Entertainment	Work, Achievement	Financial, political and social connections

Payne, R. K. (2019). *A framework for understanding poverty: A cognitive approach* (6th ed.). Aha! Process



MEETING CLIENTS WHERE THEY ARE

IDENTIFING BARRIERS

- Basic Needs- Are basic needs met?
- Learning Style- Visual aids, verbally processing, reading information
- Neurodivergence- Trial and error to see what works
- Personal Belief System- Do they think they can do what needs to be done to achieve goals?
- Knowledge Barriers- credit, money, banking, insurance

CREATIVE SOLUTIONS

Spending Plans
- Notebook, spreadsheet, calendar, or phone app
- Weekly, bi-weekly, or monthly planning
- Customized approaches for irregular income

Savings Goals
- Visual savings trackers
- Multiple savings accounts for different goals
- Starting with small, achievable amounts
- Automated savings or round-up features

Tracking Money
- Cash envelope system
- Separate accounts for spending categories
- Receipt tracking
- Bank statement reviews
- Habit stacking and routine building

Behavior Changes
- Small gradual changes or larger "cold turkey" changes
- Built-in flexibility and spending money
- Reward systems and positive reinforcement
- Identifying realistic trade-offs

Building Credit
- Credit cards
- Credit-builder programs
- Installment loans
- Debt snowball or debt avalanche strategies

Increasing Income
- Side hustles
- Temporary income opportunities
- Additional employment
- Leveraging existing skills or resources

Reducing Expenses
- Hardship assistance programs
- Benefit maximization
- Subscription hop
- Bartering and community resources

TRAUMA INFORMED- SAFETY FIRST, THEN STRATEGY

- Reframe money behaviors
- Client sets the pace
- Offer choices and respect autonomy
- Explain the ‘why’
- Be curious, not judgmental
- Normalize the emotions attached to money
- Celebrate every step no matter how small



COMMUNITY PARTNERSHIPS

BUILDING A TEAM

COMMUNITY RESOURCES
- Know resources in the communities you serve
- Build relationships with most used resources

CASE WORKERS
- Someone to help with navigating and follow through
- Access to services clients need

LENDERS
- Meetings to talk about your program
- Creating safe and trusted lender referral

REALTORS
- Attend open houses
- Presentations to real estate agencies
- Individual meetings

HOME INSPECTORS
- Someone who is experienced in older homes
- Someone patient to explain everything to buyer

TITLE COMPANIES
- They are so great at explaining everything to buyer
- First line of defense when things go wrong

HOW TO IDENTIFY A SAFE COMMUNITY PARTNER

- Follow through
- How they talk to clients
- Willingness to find alternative ways to serve clients
- People over profit
- Take time to educate and explain
- Denial vs. Referral

Q & A

