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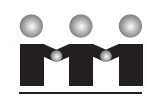
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Money in transition

Coach helps people prioritize

Robin Young will lead a money coaching series for women starting this spring. Young will work with therapist Irene Tomkinson in administering the one-year coaching series, called "Women, Meaning and Money," which was founded by Susan Bradley. Call 458-2776. Young held an introductory session in January. Visit www.northstarfp.com or www.suddenmoney.com/wmm.

Q: *What's the program all about?*
...Women specifically, when they're in transition, there are a lot of emotional responses.... Most deal with the financial side of it, but they never recognize or have an adviser spend the time to take them through the emotional side of the process, before dealing with the financial side. ... Women are not getting good advice in this area. Transitions are stressful and can be lonely and isolating. They are faced with new financial and life decisions. Our process helps them reinvent themselves into their new life. They gain an understanding that what they are feeling is normal and that transitions take time. The program creates a safe place for a community of women to gather and support each other. We help them develop a higher level of resilience and confidence and an understanding of what's changing, what's important and how to deal with these changes effectively.



away. It takes time.

What are you talking with folks [in the program] about?

There's some protocols and the first one is that it's a decision-free zone. The first thing we do is we help them understand they're maybe in a diminished capacity when they're in transition. There are physiological changes, physical and psychological changes that are happening. You have different responses when you're in transition than you would otherwise... Stress is a big physical one. ... High-functioning people in transition may only be able to cope with one thing, given five action items. ... In a time of stress, people aren't able to function as they normally would.

So getting people to slow down the decision-making process?

It is, but it's also understanding what decisions do need to be made, understanding what decisions need to be made now and what can be postponed. Helping people prioritize.

[Young said she spends a lot of time talking to people about what drives them.]

We believe money is just the engine. What drives everyone's financial plan is their life, what their goals and values are. ... Talking to people about what's important in their life. ... If it's a widow in stress, helping them remember when life was good and what made them happy and passionate. We're talking to them a lot about what's important to them and what brings them joy.

They might not be as willing, but is there a need for this type of program for men?

I have a lot of male clients as well. Men tend to, I think, they do open up to it, it just takes them a bit longer to slow down and really have the conversation. It just puts you in a vulnerable position. You have to really feel safe. ... You have to feel someone's on your side. ... That's what we try to create for our clients.

—Jeff Mucciarone