

Figure 1: Implementation Checklist—Goal-Setting with Changing Criterion

Introduction

- Review and acknowledge previous financial successes
- Acknowledge challenging and lived experiences of the client
- Along with the client, identify and write down client goals
- Collect baseline data
- Create graph, add baseline data, and share with client
- Select improvement rate (e.g., 10–20%)
- Set phase 1 criterion and graph
- Confirm your belief that the client can meet the goal
- Decide on meeting approach (e.g., phone or in-person), schedule (e.g., monthly), and data collection strategy (e.g., how will savings account statements be shared)
- Seek client “buy-in” for the plan. Describe impact on meeting the goal with the client

Monthly meetings:

Month								Step
Date								
Phone/in-person								
								Collect savings account statement
								Calculate savings rate (saving amount/salary)
								Meet with client
								Confirm client is staying current on bills
								Share savings rate calculation and present graph
								State whether the goal (criterion) was met or not
								Acknowledge and praise when goal is met
								When criterion is met or exceed 3× in a row, calculate average and add increase, note new criterion on graph, and share with client
								If criterion is not met, problem-solve with the client and recommit to long-term goals
								Set next meeting (date and mode)