Financial Health Coaching for Low-Income Clients Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Financial health coaching has emerged as a vital professional skill for empowering low-income individuals and families to achieve financial stability, improve budgeting habits, reduce debt, and build long-term wealth. Many low-income clients face significant challenges, including limited access to financial services, high living expenses, inconsistent income, and financial stress. Financial Health Coaching for Low-Income Clients Training Course equips participants with the practical knowledge, behavioral strategies, and coaching tools needed to address these challenges effectively. Through a structured, client-centered approach, participants will learn how to assess client financial needs, create tailored financial plans, and provide guidance that fosters sustainable financial habits.

In today's complex economic landscape, financial literacy and guidance are essential for improving the quality of life for vulnerable populations. This course focuses on actionable strategies and evidence-based techniques for helping clients achieve financial resilience. Participants will explore concepts such as behavioral finance, debt management, budgeting, credit building, and the use of community and technological resources. Through real-world case studies, hands-on exercises, and interactive learning, participants will gain the skills to provide ethical, culturally sensitive, and impactful coaching that not only improves individual financial outcomes but also strengthens communities. By the end of this training, participants will be fully prepared to implement effective financial coaching strategies that result in measurable improvements in client financial well-being.

Programme Curriculum

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Course Objectives

By the end of this course, participants will be able to:

1. Understand the fundamentals of financial health and literacy for low-income populations.
2. Apply behavioral finance principles to enhance client decision-making.
3. Conduct comprehensive financial assessments for individual clients.
4. Develop personalized budgeting and savings strategies tailored to client circumstances.
5. Implement practical debt management and reduction plans.
6. Teach clients about credit building, responsible borrowing, and credit monitoring.
7. Connect clients with local and national community resources and financial assistance programs.
8. Improve client motivation using goal-setting, coaching techniques, and financial education.
9. Utilize digital tools, apps, and technology to support financial planning and tracking.
10. Measure client progress, adapt strategies, and ensure sustainable results.
11. Maintain ethical standards in financial coaching practices.
12. Promote long-term financial resilience and empowerment.
13. Develop strategies for reporting and evaluating the impact of financial health interventions.

Organizational Benefits

- Enhanced client financial literacy and empowerment
- Stronger organizational reputation in community support
- Increased client satisfaction and retention

- Streamlined financial coaching processes and tools
- Effective use of organizational resources for community impact
- Reduced financial crises among clients through proactive guidance
- Improved staff knowledge and coaching competency
- Creation of measurable outcomes for reporting and accountability
- Stronger partnerships with financial institutions and NGOs
- Enhanced community engagement and social impact

Target Audiences

1. Social workers and community outreach professionals
2. Nonprofit organization leaders and volunteers
3. Financial counselors and advisors
4. Case managers and program coordinators
5. Microfinance and credit union staff
6. Educators teaching financial literacy programs
7. Healthcare providers providing financial guidance
8. Policy makers and public service professionals

Course Duration: 5 days

Course Modules

Module 1: Introduction to Financial Health Coaching

- Understanding financial health concepts
- Importance of financial literacy for low-income clients
- Assessing client financial knowledge and behaviors
- Tools for financial assessment and coaching
- Identifying common financial barriers
- Case study: Assessing financial literacy of a low-income client

Module 2: Behavioral Finance and Client Motivation

- Core principles of behavioral finance
- Understanding client financial behavior patterns
- Strategies to motivate clients for positive change

- Overcoming procrastination and financial avoidance
- Reinforcing good financial habits
- Case study: Motivating clients to maintain savings goals

Module 3: Budgeting and Cash Flow Management

- Creating client-specific budgets
- Expense tracking and financial monitoring
- Prioritizing needs versus wants
- Managing irregular or seasonal income
- Techniques for reducing unnecessary spending
- Case study: Designing an actionable monthly budget

Module 4: Debt Management and Reduction

- Identifying types of personal debt
- Strategies for prioritizing repayment
- Negotiating with creditors and service providers
- Consolidation and debt reduction options
- Educating clients on responsible repayment strategies
- Case study: Creating a debt reduction plan for a client

Module 5: Credit Building and Responsible Borrowing

- Understanding credit scores and credit reports
- Techniques for improving creditworthiness
- Accessing credit-building programs
- Avoiding predatory loans and financial scams
- Teaching responsible borrowing strategies
- Case study: Assisting a client in improving credit score

Module 6: Accessing Community Resources

- Identifying relevant local, national, and nonprofit resources
- Leveraging community programs to support clients
- Integrating resources into financial plans
- Teaching clients to utilize assistance programs

- Strengthening community partnerships
- Case study: Supporting a client through local financial assistance programs

Module 7: Technology and Digital Financial Tools

- Digital tools for budgeting, saving, and financial monitoring
- Mobile apps for financial coaching and client engagement
- Online resources for low-income clients
- Implementing remote or virtual financial coaching
- Tracking client progress digitally
- Case study: Using digital tools to enhance client financial planning

Module 8: Evaluating and Measuring Impact

- Setting measurable financial goals for clients
- Tracking progress and analyzing outcomes
- Adapting coaching strategies based on results
- Reporting progress to stakeholders
- Continuous improvement in coaching practices
- Case study: Evaluating the effectiveness of a financial coaching intervention

Training Methodology

- Interactive workshops and collaborative group discussions
- Role-playing exercises simulating real-life client scenarios
- Hands-on exercises for financial assessment and budgeting
- Case study analysis and solution development
- Real-world application projects for practical experience
- Continuous feedback and coaching from instructors

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.com or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to FINESKILL TRAINING CENTER account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
07 Sep 2026	11 Sep 2026	Online	$1,100
14 Sep 2026	18 Sep 2026	Online	$1,100
21 Sep 2026	25 Sep 2026	Online	$1,100
28 Sep 2026	02 Oct 2026	Online	$1,100
05 Oct 2026	09 Oct 2026	Online	$1,100
12 Oct 2026	16 Oct 2026	Online	$1,100
19 Oct 2026	23 Oct 2026	Online	$1,100
26 Oct 2026	30 Oct 2026	Online	$1,100

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