**FINANCIAL OPPORTUNITY CORPS**

**ONE-ON-ONE COACHING CLIENT INTERACTION TRACKER**

**Coach Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Coaching Session Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Client Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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| --- | --- |
| **Start Time** |  |
| **End Time:** |  |
| **Six Month Goal:** |  |
| **Milestones Achieved:** |  |
| **Resources Provided:** |  |
| **Discussion Notes (homework, follow-up, next steps, etc.):** |  |

|  |  |
| --- | --- |
| **Goals** | **Milestones** |
| Secure Transportation | Develop plan to secure transportation |
| Secure Stable Housing | Obtain bus passes or tokens |
| Secure Food/Clothing/School Supplies | Obtain car repair referral |
| Save for Education | Create a carpool plan |
| Open/Maintain a Checking Account | Obtain a bike |
| Develop/Maintain a Budget | Secure car insurance |
| Improve Credit Score | Secure car loan lender |
| Purchase a House | Secure temporary housing (friends/family/shelter) |
| Debt Reduction Plan | Develop plan to secure stable housing |
| Reduce Reliance on High Cost Lending Options (e.g. payday loans, check cashing store, etc.) | Complete application for public housing or Section 8 voucher |
| Employment: Obtain Hard/Technical Skills Training | Secure public housing or Section 8 |
| Employment: Obtain Job Placement Development | Search for renting house/apartment |
|  | Complete application for renting house/apartment |
|  | Develop plan to secure food/clothing/school supplies |
|  | Secure a referral to appropriate agency |
|  | Obtain resources from appropriate agency |
|  | Develop a plan to open an education savings account |
|  | Open an education savings account |
|  | Has an education savings account but not saving regularly |
|  | Has an education savings account with an automated deposit or electronic transfer |
|  | Meet education savings account goal |
|  | Develop a plan to open a checking account |
|  | Clear up any financial issues that would prevent you from opening a checking account |
|  | Apply for a checking account |
|  | Make initial deposit into a checking account |
|  | Has a checking account but does not use it regularly |
|  | Has a checking account with a payroll or direct deposit |
|  | Develop a plan to develop a budget |
|  | List sources/track income & expenses |
|  | Develop a budget |
|  | Has a budget but does not follow it |
|  | Has a budget and follows it |
|  | Living within budget, able to pay expenses and make at least minimum payments on time |
|  | Order your credit report |
|  | Read and analyze your credit report to determine if you are ready to apply for credit |
|  | Develop a plan to build and repair your credit history |
|  | Apply for a small loan at the bank, thrift, or credit union where you have a checking and savings account |
|  | Apply for credit with a local store |
|  | Apply for secured credit |
|  | Make a down payment on a purchase and negotiate credit payments for the balance |
|  | Ask a friend or relative with an established credit history to be a cosigner for you |
|  | Pay your loans on time |
|  | Reduce your debt levels |
|  | Report errors on your credit report |
|  | Contact your lenders to renegotiate payment plans |
|  | Reach goal credit score |
|  | Develop a plan to purchase a house |
|  | Save for down payment to purchase a house |
|  | Research home buyer assistance programs |
|  | Secure a fair cost mortgage |
|  | Purchase home |
|  | Develop a complete list of all debts |
|  | Develop a debt reduction plan |
|  | Negotiate re-payment schedule |
|  | Repay debts according to debt reduction plan |
|  | Achieve manageable level of debt |
|  | Pay all debt |
|  | Make a plan to reduce reliance on high cost lenders |
|  | Reduce use of high cost lending options |
|  | Stop using high cost lending options |
|  | Secure market rate and term loans |
|  | Develop a plan to receive hard/technical skills training |
|  | Enroll in hard/technical skills training |
|  | Regularly attend hard/technical skills training sessions |
|  | Complete hard/technical skills training course/program |
|  | Receive certificate for hard/technical skills training course/program |
|  | Develop a plan to obtain job placement |
|  | Secure a referral to appropriate agency |
|  | Obtain resources and training from appropriate agency |
|  | Conduct job search |
|  | Complete interview |
|  | Secure job |