

A Potpourri of Encounters and Impressions

Day in the Life



PHOTOS: LUIGI CRESPO

A Run for Their Money

Hard facts and figures help families

› Rachel Bachrach

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QUESTIONS FOR

Rabbi Moishe Kohn

guides, lectures, and trains coaches for Mesila, an international organization that educates people about maintaining financial stability and self-sufficiency.

1 Is there one mistake or issue you see over and over again?

Yes, the assumption that if you're not aware of your financial issues or you just ignore them, they'll take care of themselves and go away. That's not how it works! We always hear about people borrowing money to cover debt, and while they're borrowing, they borrow a little extra "because we're borrowing anyway." One coach was just telling me about a family that was writing checks to cover old checks, but what they don't realize is that it snowballs — it actually spirals to the point where you lose all control of your finances.

3 Is it challenging to train coaches remotely?

I usually get energy from the audience when I lecture or teach, but remotely, you don't have that same relationship or interaction. One thing that's nice about training in different communities is seeing the beauty and diversity of the Jewish nation. Take Flatbush and England, for example. In Flatbush, the coaches were ready to jump right in, very brave, even if they weren't convinced they knew what they were doing yet — they could learn to swim by jumping into the deep water. In England, the coaches wanted to make sure they had it all worked out, that everything was clear, and that they had the exact methodology and skills to work with families. Both community's coaches were coming from the same place, each group had a strong desire to help people, and each worked with its strengths — the bravery to go headfirst, and the attention to detail — to achieve the same goal.

2 How did you get involved?

About a year and a half ago, Mesila ran a course for financial coaches in Yerushalayim, for Hebrew speakers. My background is *chinuch* and life coaching — I'm a *meishiv* in Yeshiva Imrei Binah and I teach halachah in Sharfman's seminary by day. A friend recommended me to Mesila for the course, and I was one of the only English-speaking people there. The instructor asked for a volunteer to role-play a client so the class could watch coaching in action. I volunteered, and I allowed him to show the group my actual income and expenses and so on, to coach me. I guess Mesila liked me, because soon after, I began coaching families for them at night. Then I began doing workshops here and there. When the need arose for Mesila to train new coaches in the UK and US, they asked me to do it — I've worked with more than 150 trainees since we started eight months ago. My partner Moshe Greenfield takes care of the technical and logistic aspects of the training, and we've opened branches in London, Manchester, Brooklyn, Lakewood, and Monsey.



Who's Mesila's clientele?

English-speaking Orthodox Jews looking for help to reach financial stability. Some are organized and budgeted, but they don't have the things they want because they're under-earning. Others are high earners who overspend due to poor organizational skills or weak self-control. We accept all families warmly and non-judgmentally and assist them using a coaching model. This is a key factor in our success: *they* do the work, *they're* responsible for the process, and we're there to coach them along.

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What's the most common question you get from families you work with?

"What should we do?" But we never answer that. We coach families to discover the answer themselves. I actually teach the coaches I train *not* to give advice, which assumes the adviser knows what needs to be done, and he's imparting that wisdom. Coaching is based on the belief that the clients are wise and resourceful — the coach's job is to draw that out from them. The coach will provide facts and figures to help families analyze their situation properly and make educated decisions, but he won't advise them about how to proceed.

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What's the most you helped a family save or discover or budget?

One family we worked with pulled themselves out of a deficit of 3.5 million shekels — they spoke Chanukah-time at the Mesila Naaleh dinner in Yerushalayim. The average family here improves their situation by 2,000 to 3,000 shekels a month, approximately \$550 to \$800, but we've had families that improved by more than 100 percent, meaning if they were earning 10,000 shekels a month, they doubled that to 20,000.

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What's the best feedback you've ever gotten?

A family with a very complicated situation recently e-mailed, "We were afraid to face this reality, but now that we have Mesila, we're no longer afraid." We hear this all the time, a family that's terrified of facing this seemingly impossible financial situation, and then Mesila is there to help them face it themselves. There's nothing like feeling empowered.

6

What's something a coach should never do for a family he's advising?

Take their place — it's the family's responsibility to help themselves, the coach's responsibility is just to facilitate that. If a family is looking to enhance their income and they're getting stuck — not making phone calls they need to make, for example — the coach shouldn't offer to do that for them. Too often it's that kind of dependence that gets families into difficult situations in the first place.

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Are there ever cases where you throw your hands up and say, "I don't know, you're right — there's no hope"?

Not too long ago, one of our new coaches, after seeing a family's financial picture, came to the conclusion that there was simply nothing to be done for them, and he asked me for advice. Sticking to the coaching philosophy, I threw the question back at him and asked what he thought needs to be done. He told me, "Income enhancement, but I can't see how it's possible!" I encouraged him to continue with the process the way he was trained. After their next meeting, he e-mailed me in excitement — he'd continued according to the book, with little faith in the outcome, and the family had come up with a few quick and easy ways to increase their income, ways the coach wouldn't and couldn't have ever come up with on his own. He was amazed!

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Any memorable meetings?

I want to tell you a story that made me cry. Literally. As part of the process, we ask the family to write a vision for the future: how they'd like their finances to look in a few years, what they'd like to accomplish. I was coaching one couple, the wife had written her half, but the husband was having difficulty writing his. He's a teacher and lecturer, so I asked him if speaking the vision would be easier. He nodded, and then closed his eyes, took a deep breath, and began to speak. What flowed from his mouth wasn't a financial vision, but a life vision, a vision to accomplish something big and real. It was so powerful and emotional that his eyes filled with tears. I glanced at his wife and noticed she was also crying. Let's just say there wasn't a dry eye in the room — including mine.

