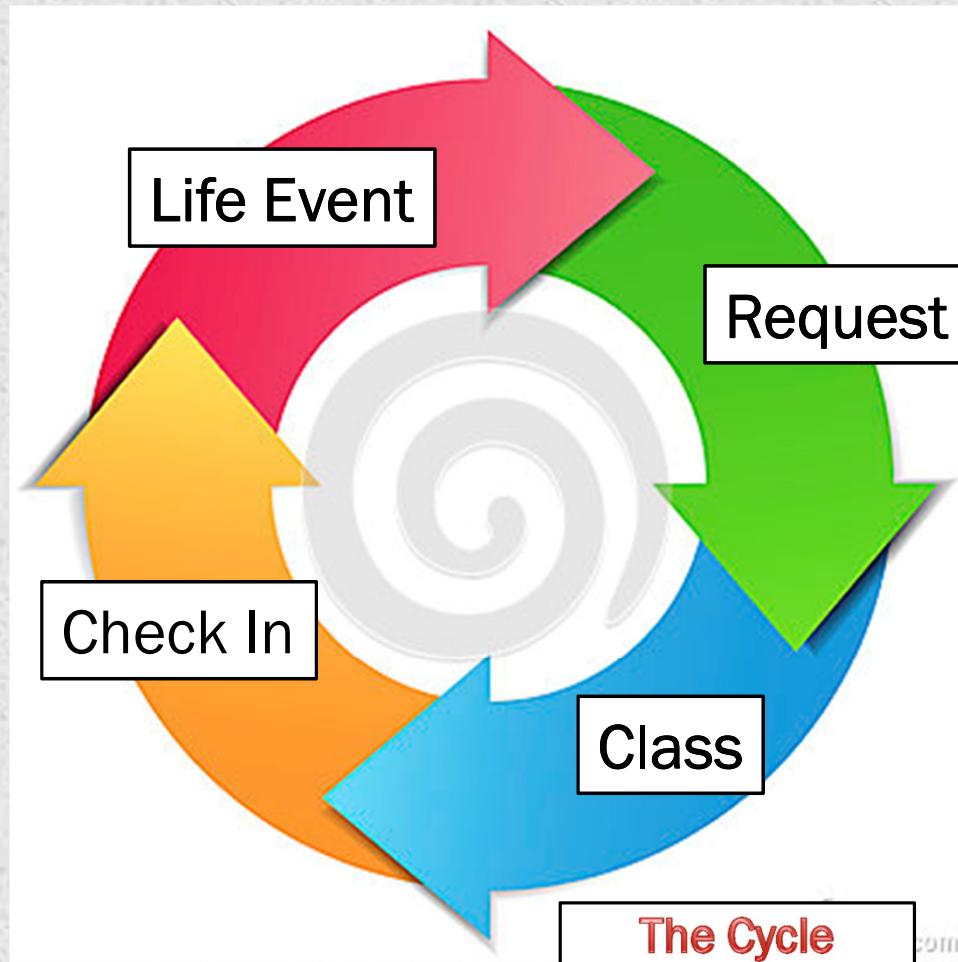


# Financial Mentoring: Listening and Language

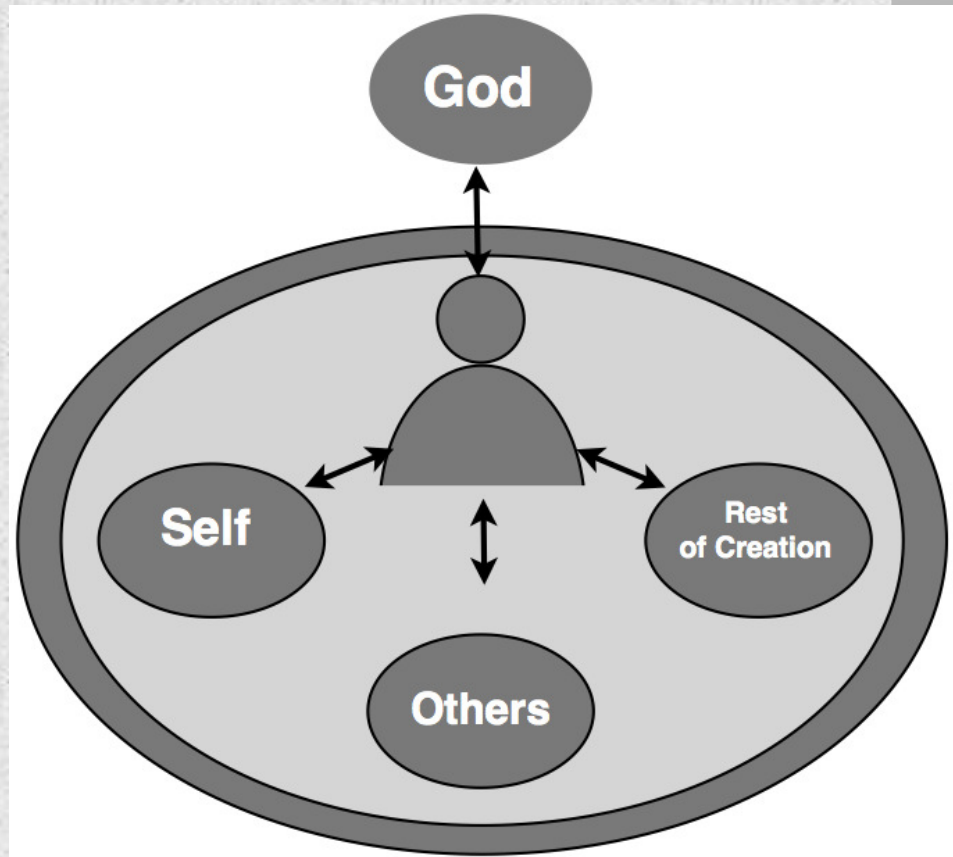


**VOLUNTEERS  
IN SERVICE**  
Witnessing Christ's Love

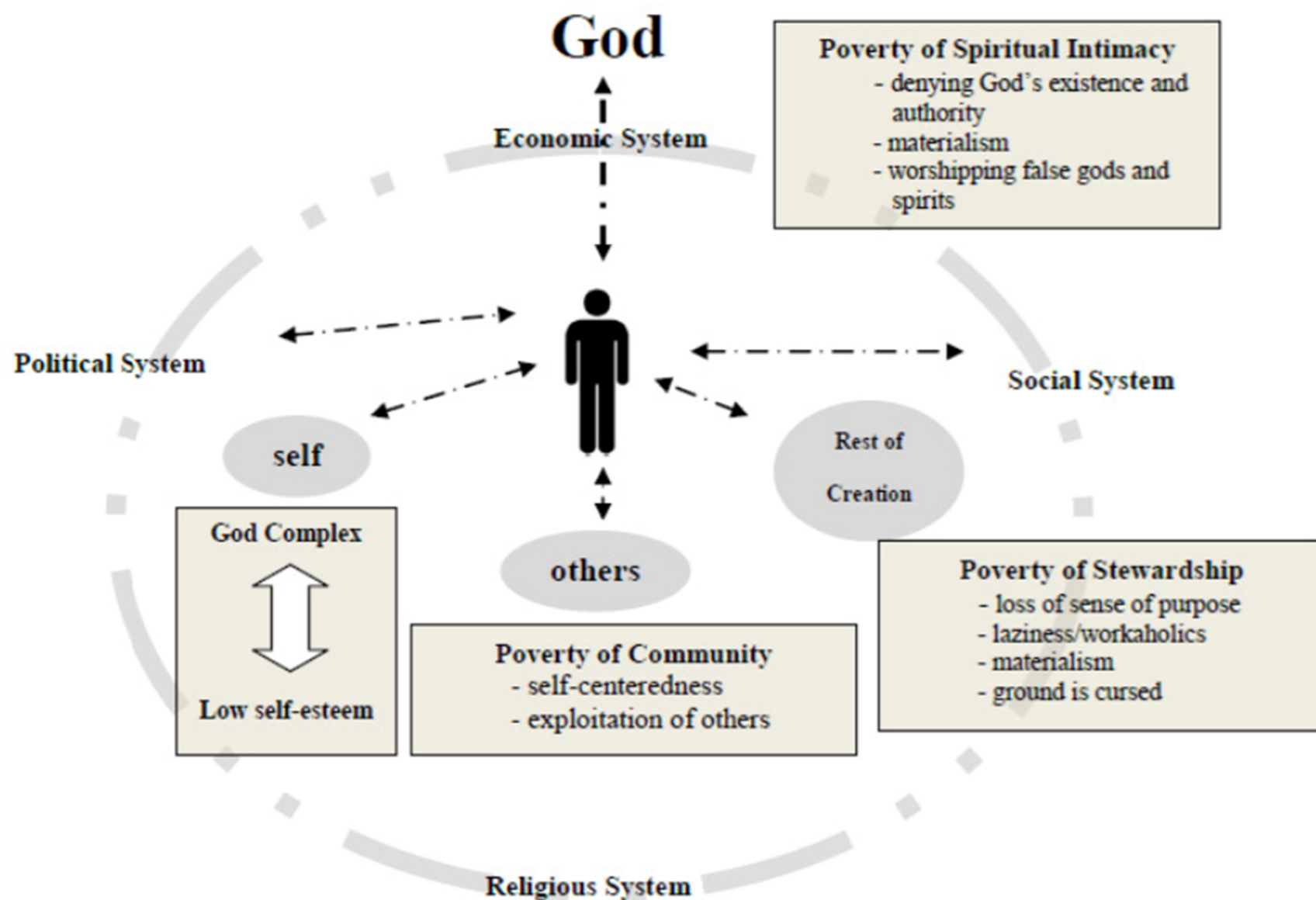
**Attah Obande**  
**AGO Design Group**



**Poverty Alleviation is  
the ministry of  
reconciliation:  
moving people closer  
to glorifying God by  
living in right  
relationship with God,  
with self, with others,  
and with the rest of  
creation**







Adapted from Bryant L. Myers, *Walking with the Poor: Principles and Practices of Transformational Development*, p.27.



**Poverty – The extent to which an individual does without resources.**

- **Financial**
- **Emotional**
- **Mental**
- **Spiritual**
- **Physical**
- **Support System**
- **Relationship/Role models**
- **Knowledge of Hidden Rules**
- **Language / formal register**

## The Reality

- Consumerist Culture
- Disconnect - Christians think poverty is lack of material things like food, money, clean water, medicine, housing
- Poor people speak of shame, inferiority, powerlessness, humiliation, isolation
- Broken systems contribute to poverty





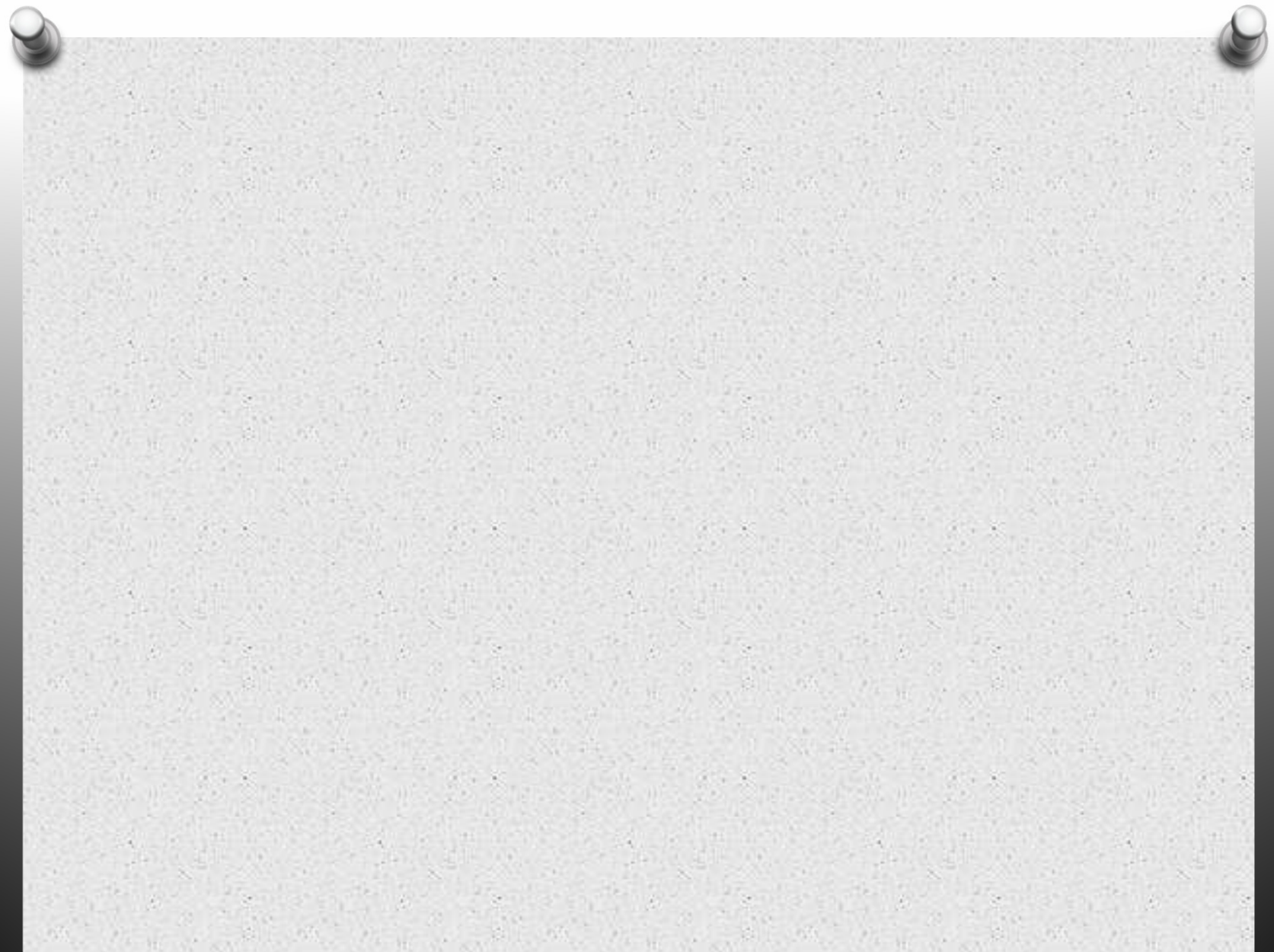
## **How do we begin to address these issues?**

- 1. Use development rather than relief**
- 2. Develop relationships with people different than you are.** – “No significant learning occurs without a significant relationship.” –Dr. James Comer
- 3. Use an asset based approach that builds on the skills, intelligence, labor, discipline, savings, creativity and courage of the poor**
- 4. Use church based mentors that will provide love, support and encouragement to restore dignity in all 4 foundational relationships**
- 5. Implement this over a long period of time to provide space for development**
- 6. Build Human Capacity**

## **Human Capacity**

- 1. Ability to develop your resource base**
- 2. Ability to make choices that promote dignity, well being and development**
- 3. Ability to give back to others**
- 4. Ability to negotiate for your well being without destroying others**
- 5. Ability to grow spiritually**







## **Problems at Hand**

- 1. Hidden Rules**
- 2. Language Register**

## Hidden Rules

- Rules to navigate different roles
- The group that has the most money, or is the dominant culture, or has the most power will go by their hidden rules.
  - Example
- Equated with intelligence





## **Food**

- **Poverty: Quantity**
- **Middle Class: Quality**
- **Wealth: Presentation**

## **Money**

- **Brand name?**
- **New car?**
- **What gets paid first?**

## **Hidden Rules and Decision Making**

### **Middle Class**

- **Decisions are made against 3 things – work, achievement, and buying things**

### **Wealth**

- **Connections (Social, Financial & Political)**

### **Poor**

- **Daily Survival, Relationships, Entertainment**

## **Language Registers**

**Frozen**: Language that is always the same

**Formal**: Standard sentence syntax and word choice used at work and school

**Consultative**: Formal register when used in conversation

**Casual**: Language between friends

**Intimate**: Language between lovers.



## **University of Missouri Study**

**To see how much language a child heard from age 1-3**

- **Welfare: 13 million**
- **Working Class: 26 million**
- **Professional: 45 million**

**Found a 3 year old in professional household has more words than an adult in a welfare household**

## Language and Life

- **An interview**
- **McDonalds**
- **In middle class**
- **In poverty**
- **In school**
- **Scenarios**
  - **Spring GR**
  - **Police interaction scenario**

## **Listening**

- **We think about 4 times as fast as we speak**
- **We listen for facts and skip over the details and begin thinking about how to respond.**
- **The average person listens with about 25% efficiency**

**Before you can listen, you ask questions**



## **Types of Questions**

- **Open Ended – Ask them to evoke discovery**
- **Probing Questions – Challenging them to dig deep**
- **Expanding Questions – Challenging them beyond what they have shared**

## **Why would we ask questions?**

- **Mentee has more information than the Mentor about solving that problem**
- **Key to change is not just knowing what to do, but motivation to do it.**
- **Asking empowers – helps people with self confidence**
- **Develops leadership capacity – moves people away from depending on you!**
- **Asking honors and shows that we value the other person.**



## **Reflective Listening**

**Clearly hearing the concerns, goals, values, beliefs, ideas of the person being coached while periodically summarizing paraphrasing and mirroring back to ensure understanding and to let the person know you are paying attention.**

**It's listening to hear, not listening to speak – it's a gift that very few people give or get!**



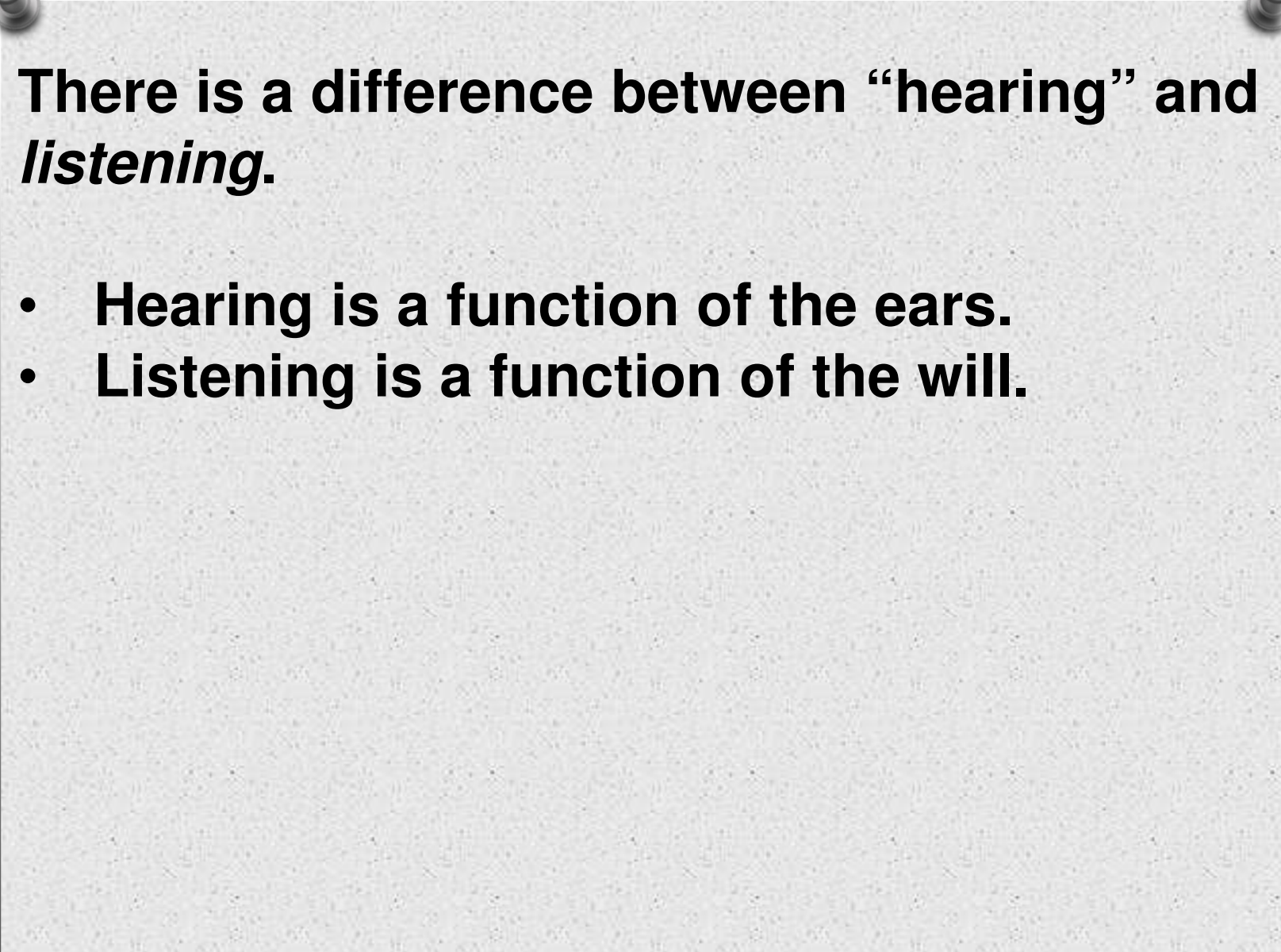


# **Listening Exercise**



## **Good Reflective Listening**

- **Listen for insights**
- **Emotions behind the words**
- **Key Events**
- **Patterns of Thinking and activity**



**There is a difference between “hearing” and *listening*.**

- **Hearing is a function of the ears.**
- **Listening is a function of the will.**





**Questions / Comments**