Mike Casinelli found himself in full business attire at a Starbucks in Providence, RI, waiting to meet with George, a CGF Financial Coaching Fellow. His background as a finance major at Bryant University colored his expectations for the interview: leather stuffed chairs, mahogany desks, book cases filled with leather bound tomes, large windows overlooking a body of water or expanse of greenery. So when George, wearing a t-shirt and shorts, shook Mike's hand and sat across from him on a plastic chair, he immediately knew that this would be something different—finance related, yes, but with rather nontraditional goals.

Mike learned of his selection as a Fellow the day after he finished his last final for the fall semester of his senior year: he was thrilled. Ever since he heard about the Fellowship he had been intrigued by the idea of leveraging his financial skills in a one-on-one setting to serve lower-income Rhode Islanders, and he assumed that those skills would prepare him for the Fellowship. Even though the content of the Coaching curriculum covered topics he had already mastered, the training made him realize how little he knew about the nuances of working with people and delivering the content in a way that unlocked the client’s potential. “It’s not as simple as transferring your knowledge,” he notes. “It’s about knowing how to meet the client where she is, using examples and other techniques to make the topics come to life.”

Over the course of his Fellowship he brought an impressive dedication and attention to detail to the 15 families he served. As a case in point, he made a folder for each client and created a custom report for them, going above and beyond the curriculum to break down expenses into categories, identify trends, and track progress toward goals. This personalized approach bore fruit: one client, for instance, was spending $150 per week on cigarettes when he came to CGF. Thanks to his training, Mike knew that it was not his place to tell the client to quit; instead, he showed him how trimming those expenses by $50 would mean the difference between relying on debt to stay afloat and building emergency savings.

Another client had recently lost her job and her home to foreclosure. In response, she had started her own company, but came into Coaching with an admitted lack of understanding of finance. Not only did Mike help her evaluate her financial situation, he helped her save over $2,000 in interest payments on her credit cards by negotiating payment plans with her creditors. He also leveraged his expertise to help her clean up the financial statements for her business.

His Coaching experience has shown him that every person is different, with their own lives, fears, concerns and barriers to success, and solidified his desire to serve people throughout his career, be it through volunteerism, working for a non-profit or even starting one of his own. “I don’t want to just make money off people,” he concludes. “I want to put my education to good use so that others can have the same opportunities as I’ve had in my life.”