

Achieve more of what matters to you



Coaching to help you...

Explore what you want for your future
Focus on goals that really matter to you
Develop realistic plans to achieve them
... and get started on your journey

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Look inside to find out more and for a FREE initial discussion

Contact me at hello@paulclaireaux.com



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What do you really want?

- Do you want to **get better at what you do now?**
- Do you want to **get better at selling your ideas** – at work, to get that promotion, or at home, to have more say about what goes on!
- Or do you want to **do something completely different** – something you're more passionate about?
- And do you need **time off to study** for that?
- Or do you want to **start up your own business?**
- Or **make your existing business more successful?**
- Or simply build up a fund to **escape from work altogether?**
- Perhaps you want to **travel more?**
- Or to have more **time to sit still, to read, to relax** and just appreciate what you have around you?

Whatever it is that **you** want – you'll find it easier and more fun if you have a trusted coach **supporting you**.

Do you really need a coach?

According to Bill Gates (co-founder of Microsoft):

“Everyone needs a coach. It doesn't matter whether we're a basketball player, a tennis player, a gymnast or a bridge player. We all need people who will give us feedback. That's how we improve.”

And Eric Schmidt, CEO of Google says:

“Every famous performer has a coach. Somebody who can watch what they're doing and say, ‘is that what you really meant?’ A coach gives you perspective – and that's the one thing none of us are good at – seeing ourselves as others see us. So a coach really helps.”

Do you need to pay for a coach?

That depends. A friend or family member may help you achieve what you want, **if** they can devote the time you need for support, **and** they have the right skills and knowledge in the area you're working on (see below). Otherwise an investment in some time with a professional coach – a good one – can pay real dividends.

What to look for in a coach

You'll find some brilliant advice on this question from Dan Coyle, bestselling author of *'The Talent Code'* and the *'Little Book of Talent'* in which he says:

Choose someone who:

- **Listens intently to you – this is most important.**
- *Genuinely wants to help you figure out what you want.*
- *Loves to teach the fundamentals of what you're learning about.*
- *Can give you short clear insights.*
- *Has plenty of real life experience.*
- *Pick someone with experience!*

And avoid coaches who:

- *Remind you of a courteous waiter.*
- *And just wants to keep you comfortable and happy!*

Coyle is right, we really don't learn much when we're in our comfort zone. That can be a problem if we use a friend or family member as our coach – they can be too soft on us (or too hard!) and their views may not be balanced or objective. So **choose a coach who will encourage you** (nicely – and with a smile!) **to get out of your comfort zone and 'achieve more'**.

Choose someone who can sit *quietly and genuinely listen to your concerns and ideas*. **Too many people talk at us** with their pre-conceived ideas. **Very few people really listen** but that's what you need. A good coach is your 'sounding board' – they'll let you 'explore' and talk through **your** challenges and **your** ideas for **your** life. And that helps you focus in on those things that you *really want to achieve* for yourself and your loved ones.

How I can help

If you want to change things in your life, but you're not sure where to start, then my form of life coaching could be a game-changer for you.

Many of us spend a lot of our time (and money) trying to overcome **what we consider to be** our weaknesses – trying to get better at stuff we're just not interested in.

That makes no sense at all. Life is easier (and much more fun) when we work with our strengths and stress less about those weaknesses.

So I'd like to help you:

- **Understand** your values and your strengths and **build on them**.
- **Develop** the areas of your life that you're passionate about.
- **Transform** your ideas into your future reality.

I coach to give you a safe space to explore the things that really matter in your life and to help you define and refine your goals into **achievable** plans.

I will **listen**, challenge and support you in getting what you want.

Of course, getting to another place starts with accepting that you're not where you want to be right now.



Mel Robbins (a famous American TV host and motivational speaker – with a Law degree from Boston Law School!) has her own idea about our biggest challenge in life.

Her hard hitting approach is not everyone's 'cup of tea' but no one can deny that her TED talk '*How to stop screwing yourself over*' is massively popular (c. 3.5 million hits) and it's very entertaining.

Our big problem, says Mel, is our use of a four letter word beginning with 'F'.

No, not **that** 'F' word . . . the word she's talking about is 'FINE'.

And she's right, we use 'fine' all the time to tell others how we are – even when it bears no relation to how we're really feeling.

Why do we do it? Perhaps we don't want to disturb our loved ones with the truth when we're not feeling our best . . . and maybe we don't like to say when we're feeling amazing for fear of making others feel terrible by comparison. (That's very British!)

But regardless of what we tell others, if we lie to ourselves about how we're feeling then we're going to miss out (big time) on life. We won't enjoy the 'highs' when we have them and, more importantly, if we deny our 'less than fine' emotions – we might not bother to work on our situation – and just drift sideways – or down.

Our financial situation is just one of many areas where an honest assessment is the best starting place for achieving more.

But here I'm not so sure that people lie about their situation when they say that everything is fine; a great many people simply have no idea what the financial truth is. A 2015 survey by Ipsos Mori reveals that a lot of people have **no idea whatsoever** about the cost of our biggest life goals.

For example, when asked about the average cost of raising a child in Britain from birth until they reach the age of 21, **over 60%** of people thought it was **less than £100,000** – and **over 25%** of people thought it **cost less than £30,000**.

The actual estimated cost is **c. £230,000!**

(Source: LV insurance. Includes university fees, but not private school fees.)

And when asked what fund you'd need in a private pension (alongside a state pension) to enjoy a total income of around £25,000 **a year** in retirement **over 50%** of people thought it'd be less than **£150,000**, **30%** of people thought it could be achieved on a fund of **less than £50,000** and **12%** thought that **£15,000** would be enough!

The actual fund you'd need (*assuming an annuity rate of 6% p.a.*) is about **£300,000!**

So, honesty (and facts) are essential in any life planning process – and if you can't find these things with those who currently guide you – you could probably use the help of a good coach.

How is my life coaching different?

Well, like any good life coach I'll help you to:

- **Explore your best options** for your future.
- **Focus on what really matters to you** – on goals that are aligned to your values, your strengths and your motivators.
- **Develop realistic plans** for achieving those goals.
- **Move towards your goals** by supporting you on your **journey**.

But where I can help you more than many life coaches is in thinking through the best way to build the funds you'll need to turn your financial goals into reality.

I'll help you to **connect your money to what really matters in your life**.

Helping you connect your money to your life

If you'd like help in this area I can help you to understand your money and make better choices about it. I'll show you how to take more control of your money and protect it from those who'll expose it to crazy risks or excessive charges.

Specifically, on the money side of things I can help you to:

- Check if your goals are **realistic** with the funds and income you have available (and teach you how to use a simple and fast method to **do this yourself**).
- Explore how to **get back on track** – if your goals are not realistic.
- Help you understand the **benefits, costs and risks** of any financial ideas being put to you – before you jump into them!
- And, if you need it, help you **find** good quality financial (or other) advice whilst **saving you money** in the process.

I've also studied (and written a book) about the psychology around money management – so I can help you to overcome those behavioural enemies (and we all have them) which can so often lead to our **biggest money mistakes**.

My 'no selling' guarantee

Now, whilst I've passed the various exams required of financial advisers, I've chosen not to join that tribe. So, you can relax – because I'm **not** going to sell you any financial products.

In fact, I firmly believe that **financial products are the last thing you need when reviewing your life plans**.

What you need first is some solid guidance and a powerful process for mapping out your own life plan. And that's what I provide.

Where does the coaching take place?

That's up to you. I'm happy to host you at my home office, or to come to your home or meet anywhere convenient to both of us.

What's important is that we have a **safe and quiet environment** that really supports the work we do together.

We can also talk via telephone or Skype if travel is difficult.

How many sessions will you need?

I'll meet you for an initial **free** consultation – so that we can both work out whether my coaching could be helpful to you. If we're both happy with that meeting we'll agree how many sessions you might need to 'get the work done'.

Session times are normally between 1 and 2 hours but we can agree to 'flex' that depending on what you want to cover.

What about coaching couples?

My focus is to help you achieve more of what matters to **you**.

If you're a couple and you work well together, we might agree to joint coaching sessions and, in that case, I'd offer a small discount on the cost of coaching two people. However, you might decide that you'd get more value if one of you attends the coaching sessions (to explore ideas and build knowledge) and then you develop those ideas with your partner outside the sessions. It's up to you.

How much does it cost?

My fees are set out on a separate schedule, available on request.

How my life coaching could save you a fortune...

On its own, the financial part of the guidance I offer could save you a fortune over the coming years – when you know how to save and invest more efficiently and when you know how to reduce the charges you pay for financial advice and products.

You may need some regulated financial or other expert advice from time to time – but you really don't want to 'spend' too much on their time, especially when they charge between £200 and £500 per hour!

So, I can show you **how to cut your fee costs with other experts**.

For example, I can teach you the basics of investing and pension planning (it's really not as complicated as some people make out) to save on the 'education' time you might otherwise spend with your adviser.

I can show you how to document your financial information clearly in a standard format – to save your adviser time on basic 'data gathering'.

And I can help you to build **your own** outline financial life plan – with some rough cost estimates for achieving your financial goals.

Preparing yourself in these ways could land you **a much better price for any (regulated) advice**, if you need it. Good advisers are keen to work with clients on this 'better prepared' basis – because it makes their work easier too.

Research shows that most people find **life goal planning** to be the most valuable part of the whole financial planning process.

So, if you use a 'coach' for this – it's important to **choose a good one!**



About me (Paul Claireaux)



I'm a trained financial coach, I hold a diploma in financial planning **and** I love helping people to achieve what they really want in life.

As a qualified wealth professional, with over 25 years' experience in the financial industry, I know how the 'system' works and how you can deal with it to your advantage.

I'm also the author of the acclaimed book **Who Can You Trust About Money**, described as "One of the best-written and most engaging books of its kind" by Moira O'Neill, award-winning journalist and personal finance editor of Investors' Chronicle.

I'm a father to three adult boys (Harry, George and Ed) who inspired me to start writing and focus my efforts on helping others to make better choices about money.

To find out more:

Contact me for a FREE initial consultation at hello@paulclaireaux.com



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