MONEY COACHING CIRCLE

It's a small-group guided process to work on concrete money-related challenges, based on deep listening, presence, the ability to "feel," and collective intelligence. One participant presents their case, and the others act as peer coaches through deep listening and targeted feedback. In the end, not only the case presenter, but all participants emerge with new perspectives and a small, concrete action to prototype in their own relationship with money.

The Money Coaching Circle (MCC) draws inspiration from Theory U's Coaching Circle. Paolo Fedi and I have reworked its structure to apply it specifically to the relationship with money.
The money-related challenge that the case bearer shares, could be for example:
- a decision to make: leaving home or getting a divorce (fear of the financial consequences), the courage to change jobs, ask for greater financial recognition, buy a car, send your children to a private school, take early retirement, take a sabbatical, etc.
- a recurring block: fear of asking for what we think we're entitled to (a raise, career recognition, more vacations, etc.), fear of spending because there may not be enough, being unable to stop spending (compulsive shopping), not knowing how to put a price on one's work, etc.
- a "limiting" belief: money doesn't fall from the sky, you have to work hard to earn a living, those who have a lot of money steal it, money is the root of all evil, the rich are stingy, money brings happiness, etc.
- a tension between security and desire: I give up a trip/course/dinner to save money, I don't ask for a loan for fear of going into debt, etc.
- a dynamic that repeats itself in relationships: she/he spends and I work hard to earn, conflicts between heirs, budget conflicts between parents and children (pocket money, contribution to family expenses), etc.

A case giver presents a real and current challenge, while peers act as coaches: they don't offer immediate solutions or quick advice, but help to uncover new possibilities through questions, feedback, and the quality of their presence.
The benefit doesn't just extend to the case giver. Participants who take on the role of coach also receive inspiration, recognition, insights, and new questions about their relationship with money. At the end of the process, **all participants leave the meeting with a small personal prototype: a new action, a micro-habit, or a concrete experiment to implement into their daily lives.**

Who is it for?

It's designed for those who believe that money isn't just a technical issue, but a place where power, choices, emotions, identity, work, and relationships intertwine. It's particularly suitable for those who:
- want to reclaim their personal power;
- are faced with a concrete financial decision;
- feel like they're repeating certain mental patterns and want to transform a limiting belief;
- desire a space for non-judgmental listening and discussion;

🔐 want to expand their inner work;

🔐 are working to reimagine the future of the economy and the world.

How it works and how to participate:

The group consists of 4 to 6 participants, in addition to the facilitator (Paolo Fedi or myself).
Case giver: brings a concrete, personal, and current challenge related to money and receives the group's attention.
Coach/peer : All other participants, excluding the facilitator, accompany the process and also work indirectly on their own relationship with money.
The workshop is guided through:

1. listening to the challenge;
2. questions and feedback from peers (coaches);
3. emergence of new perspectives;
4. generative dialogue;
5. acknowledgments;
6. final definition of a micro-habit or personal prototype for the case giver.

What makes this workshop unique?
It's not financial consulting.
It's not group therapy.
It's not a theoretical workshop.
It's a structured peer-to-peer learning space that focuses on a key yet underexplored topic in our individual and collective lives: money. Here, a concrete challenge becomes an opportunity for clarification and transformation, for those presenting the case and for those accompanying the process as coaches.

Learning Objectives

As a case giver:

🔐 Greater clarity on your challenge;

🔐 New perspectives you would rarely see alone.

As a coach:

🔐 Empathetic and non-judgmental listening;

🔐 The experience of not giving advice, but offering support through feedback and the ability to perceive and sense the field;

🔐 New perspectives on the personal relationship with money;

🔐 Learning and inspiration.

For everyone:

🔐 An experience of deep listening and collective intelligence;

🔐 A small, concrete action to begin implementing in your relationship with money .

Future Developments

Over time, the MCC may also open up an internal growth path for participants. We are developing a progressive experience logic, which recognizes the progress made in the various roles and opens up dedicated training opportunities over time, with the goal of training future MCC facilitators.

Operational Note

The Money Coaching Circle takes place mainly online and, on some occasions, also in person in Ticino. When registering, depending on availability, you can choose whether to participate as a case giver or a coach.
To view and register for the next MCC, click below.
To organize an MCC in your organization, send an email to manupaganilarghi@gmail.com or contact us using the form provided .

Storytelling of a Money Coaching Circle

What follows is a storytelling constructed from the structure and experience of Money Coaching Circles, with characters, contexts, images, and content entirely modified or imagined to protect the privacy of participants.

The case presented by Elena

The presenter, whom we'll call Elena, had been working as an independent professional for several years. She had developed a successful practice, built on expertise, care, and a strong focus on people. Clients trusted her and often told her that her work had brought about significant changes. Despite this, Elena experienced recurring tension when it came to formulating a financial offer.
She prepared the work meticulously, took time to listen initially, personalized each intervention, and often remained available even after the assignment was concluded. When it came time to communicate the price, however, she began to doubt. She feared the amount might seem too high. She wondered whether the other person really had the means to pay. She felt the need to explain, justify, or reduce the fee. Sometimes she added unscheduled tasks without disclosing their value; other times, she offered part of the work for free. Initially, she felt relieved: she had avoided the risk of appearing interested in money and felt she had taken care of the relationship.
Later, however, fatigue and irritation would emerge. Elena realized she had spent much more time than expected, had passed up other opportunities, and was unable to financially sustain the growth of her business.
The challenge wasn't just setting the right price. Elena knew how to calculate and estimate. The problem began when the price factored into the relationship with the other person.

The Question That Became Clear

Through the facilitator's questions, Elena began to distinguish different levels of her challenge.
On the one hand, there was a concrete issue: determining compensation consistent with time, skills, costs, and the value of the service.
On a deeper level, however, Elena feared that asking for money could compromise the quality of the relationship.
In her experience, generosity had often been associated with giving without asking. Money, on the other hand, had been linked to self-interest, distance, and the risk of taking advantage of others.
The belief that seemed to guide many of her decisions could be expressed like this:
"If I ask for more money (adequate compensation), I stop caring for the other person."
This belief produced a specific strategy: reduce the price, offer more than agreed upon, avoid financial

discussions, and hope that the value of the work would be spontaneously recognized. The strategy protected important needs: belonging, harmony, consideration, integrity, and trust.
At the same time, it left other equally important needs unsatisfied: reciprocity, sustainability, respect, clarity, and the ability to continue offering one's contribution.

Quiet Time

After the case study was presented, the group remained silent for a few minutes. The coaches were invited to let what they had heard settle and to pay attention to the bodily sensations, images, and words that emerged spontaneously. The silence changed the pace of the meeting. Elena's story was no longer just her challenge: it had become a shared question.
"How can we care for others without disappearing from the relationship? How can we ask for a fair exchange without turning every relationship into a transaction?"

The Images Offered by the Circle

One participant saw a fountain that continued to offer water to everyone, while the basin below slowly emptied.
Another coach imagined a set table. Elena continually brought new dishes, but remained standing and never sat down to eat. For him, the question was not whether Elena should stop offering, but whether she could recognize herself as one of the people present at the table.
A third person described feeling like a rubber band: the more Elena tried to maintain the relationship by avoiding the financial issue, the more an invisible tension increased. Sooner or later, the rubber band risked snapping or snapping back with force, in the form of resentment.
One participant instead saw a door with two handles, one on each side. Up until that point, Elena seemed to be taking responsibility for opening the door for both people. The image suggested to Elena that an adult relationship requires mutual participation: one person can make a clear proposal, and the other can accept, reject, or discuss it.
None of these images told Elena what she should do. Each illuminated a different aspect of her experience.

What Moved Elena?

Listening to the circle, Elena first recognized her own fatigue.
The image of the fountain made her understand that financial sustainability wasn't at odds with care. It was a necessary condition for continuing to work with presence and quality.
The set table showed her how often she excluded herself from the exchange. She carefully considered the needs, limitations, and possibilities of others, but rarely recognized her own as a legitimate part of the relationship.
The rubber band allowed her to see that avoiding the financial discussion didn't always protect the relationship. In some cases, it produced unclear expectations and resentment that the other person couldn't understand, because the true cost of Elena's commitment had never been made explicit.
The door with two handles created a further transition: communicating a proposal doesn't mean imposing it. It means making a choice possible. Elena could formulate her price transparently and leave the other person free to respond.

Generative Dialogue

In the following dialogue, the group explored the difference between gift, giving freely, and reciprocity.
It emerged that a gift is such when it arises from a free choice. However, when one offers more than one actually wants to give for fear of losing approval or belonging, the gesture may appear generous on the outside but incur a hidden relational cost.
One coach observed that receiving can also be a form of trust. Accepting compensation means

allowing the other person to contribute to the continuity of the work they have benefited from. Another participant recognized something similar in her own life: she too tended to think that price measured personal value. Listening to Elena, she understood that a price does not entirely define the value of a person or an experience. Rather, it represents a concrete agreement within a relationship and a specific context. Elena's case was also generating learning for the coaches. The questions addressed to her became questions for each of them: how free is my way of giving? Can I receive without feeling guilty? Do I clearly communicate what I can offer and what I need?

The New Clarity

At the end of the conversation, Elena reformulated her initial belief.
She didn't need to convince herself that money was always positive or that every relationship had to be regulated financially. She was looking for a phrase that could encompass care, freedom, and sustainability. The new formulation became
"I can nurture the relationship through a clear and fair exchange."
This statement didn't erase the old fear. However, it opened up a different possibility.
Elena recognized that clearly communicating the price could be a gesture of respect towards herself and the other person. It allowed both of them to know what was being offered, what commitment it required, and what options existed.

From awareness to experiment

The MCC concluded with the definition of a small practice to be tested for twenty-one days.
One person from the group acted as a buddy, tasked with accompanying Elena throughout the experiment without supervising or advising her. Once a week, they would exchange a brief message about what Elena had observed.

What the coaches and the case giver received

At the close, each participant named what they were taking away with them. The case belonged to Elena, but the process involved everyone.
In the Money Coaching Circle, coaches are not spectators, nor are they experts called upon to provide a solution.
By listening to the case, they also encounter aspects of their own relationship with money. The images they offer others can reveal something about themselves; the insights generated by the group can become concrete possibilities in their lives as well.

The process created a space in which Elena could listen more clearly to what was already emerging and transform it into a new belief about money and a concrete first step toward the desired reality she wanted to build