

**Place a Check in any box that applies to your Client. Select the stage that most applies to your client's current readiness cues.**

### STAGE 1: UNAWARE

#### PARTICIPANT CUES & BEHAVIORS

- Doesn't know a cliff exists*
- Expresses surprise or confusion ("Wait, this can reduce my benefits?")*
- Appears disengaged, neutral, or overly agreeable (possible freeze/fawn)*
- Assumes systems will notify them automatically*

#### COACHING STRATEGIES

- *Begin with open-ended emotional check-ins*
- *Normalize lack of information ("Most people are never told this")*
- *Provide gentle context without pressure*
- *Observe for confusion or fawning and slow the pace*
- *Use grounding statements ("We can take this step by step")*

### STAGE 2: ANTICIPATION

#### PARTICIPANT CUES & BEHAVIORS

- Senses something is wrong but unsure what*
- Repeated questions or attempts to gather information*
- Hypervigilant, worried, imagining worst-case outcomes*
- Fight (frustration), flight (avoidance), or freeze ("I'm scared to even look at this")*

#### COACHING STRATEGIES

- *Use calm, steady pacing and tone*
- *Reflect emotions to support naming ("This uncertainty feels heavy")*
- *Ask autonomy-supportive questions (choices on pacing or focus)*
- *Reframe survival behaviors as adaptive*
- *Provide only high-level information until regulation improves*

### STAGE 3: ACUTE FEAR

#### PARTICIPANT CUES & BEHAVIORS

- Panic, catastrophic thinking (“I’m going to lose everything”)
- Intense fight/flight/freeze/fawn responses
- Repeated apologizing or self-blame (shame cues)
- Physical shutdown: silence, shallow breathing, inability to process
- Unable to engage in planning or absorb numbers

#### COACHING STRATEGIES

- Prioritize emotional stabilization—no planning
- Slow pace, lower tone, and use grounding strategies
- Name what you observe to reduce isolation
- Offer choices to restore agency (pause, break, reschedule)
- Provide presence rather than solutions (“You’re not alone”)

### STAGE 4: ENGAGEMENT

#### PARTICIPANT CUES & BEHAVIORS

- Ready to explore numbers, timelines, or scenarios
- Asks logistical questions with more clarity
- Shows curiosity, focus, and problem-solving capacity
- Demonstrates regulation (steady breathing, sustained attention)
- Expresses cautious hope or confidence

#### COACHING STRATEGIES

- Shift to collaborative planning
- Break information into digestible steps
- Use strengths-based reflections to reinforce agency
- Introduce tools like the CLIFF Dashboard with ongoing regulation checks
- Support decision-making with autonomy-supportive prompts (“What feels right next?”)