



A special program based on "**The Ultimate Gift**" is integrated into our coaching work and is done in a very experiential way. It is adapted to the unique talents, personality and character of each client.

The message of the 12 Gifts is, *"what is the relationship between wealth and happiness."*

Coaching is done weekly either in person or online. Specific homework assignments are given. Zoom calls, texting and phone calls are used frequently.

Here's the list in order of The 12 Gifts:

1. **The Gift of Work:** Learning the value of hard labor.
2. **The Gift of Money:** Understanding money's purpose is to help others, not just oneself.
3. **The Gift of Friends:** Realizing the importance of genuine relationships.
4. **The Gift of Learning:** Discovering wealth in passion and knowledge, not possessions.
5. **The Gift of Problems:** Viewing challenges as opportunities for growth.
6. **The Gift of Family:** Recognizing love and connection matter more than bloodlines.
7. **The Gift of Laughter:** Finding humor and resilience in adversity.
8. **The Gift of Work:** Learning the value of hard labor.
9. **The Gift of Money:** Understanding money's purpose is to help others, not just oneself.
10. **The Gift of Learning:** Discovering wealth in passion and knowledge, not possessions.
11. **The Gift of Dreams:** Keeping dreams alive and pursuing them.
12. **The Gift of Giving:** Giving of oneself (time, skills, attention).