

STAGE 5 — FORMAL ASSESSMENT

PURPOSE

This assessment evaluates whether the trainee can independently apply the Stage 5 competencies developed through:

Workbook 5A — Complex Formulations & Multi-Factor Cases

Workbook 5B — High-Skill Conversation Management

Stage 5 Complex Formulation Drills

Stage 5 High-Skill Response-Writing Drills

Stage 5 Complex Conversation Simulations

This is an assessment of integrated professional judgment.

The trainee is expected to determine, without being told which concept is being tested:

whether a case is single-factor or multi-factor;

which factors are primary, secondary, or background;

whether one factor is causing, amplifying, or masking another;

whether the evidence supports a causal interpretation;

which intervention should come first;

when a formulation is good enough to act on;

when further analysis is no longer useful;

how to communicate complexity simply;

how to manage disagreement and defensiveness;

how to respond to discouragement and reassurance-seeking;

when a decision should replace an execution commitment;

when Accountabili-Buddy dependence is emerging;

when the relationship itself requires repair or restructuring;

and when pause, closure, or reduced Accountabili-Buddy involvement should be considered.

ASSESSMENT INSTRUCTIONS

Use only the evidence provided.

Do not assume that one explanation must account for every part of the case.

Do not list every possible factor.

Identify only factors materially supported by the evidence.

Distinguish system-level from task-level problems.

Distinguish cause, consequence, and maintaining factors.

When evidence is incomplete, state what remains uncertain.

Prioritize one intervention when possible.

Do not confuse Accountabili-Buddy insight with client behavior change.

Preserve client ownership throughout.

Do not use reassurance, punishment, shame, or control as substitutes for accountability.

In longitudinal cases, answer each stage using only the information available at that point.

PART 1 — SINGLE OR MULTI-FACTOR?

Choose:

A — One primary factor currently sufficient B — Multiple factors materially relevant C — Insufficient information

Client commits to five workouts.

Actual schedule supports three.

Client completes all three.

Answer:

Client commits to five workouts.

Actual schedule supports three.

Client completes two and repeatedly skips the one group session because they report embarrassment about being out of shape.

Answer:

Client says:

"I'm overwhelmed."

No behavioral history is available.

Answer:

Client has eight active goals.

After reducing to three, two improve immediately while business outreach remains at zero.

Answer:

Client repeatedly adds unnecessary requirements to a project.

Workload grows.

Backlog develops.

Client now reports genuine overwhelm.

Answer:

Client misses one commitment because of illness.

Answer:

PART 2 — PRIMARY, SECONDARY, BACKGROUND

Client has time for three study sessions but commits to six.

Client also avoids practice tests because poor scores feel discouraging.

Primary factor:

Secondary factor:

Background/context:

Client has seven active goals and insufficient total discretionary time.

Business outreach is also selectively avoided during relatively open weeks.

Primary factor:

Secondary factor:

Background/context:

Client repeatedly overchecks work.

Tasks take twice as long.

Backlog develops.

Client now feels overwhelmed.

Primary factor:

Secondary factor:

Explain the ordering:

Client still values certification.

Repeated unsuccessful exam outcomes have reduced confidence.

Current study target also exceeds actual capacity.

Primary factor:

Secondary factor:

What evidence would affect your ordering?

PART 3 — SEQUENCE AND INTERACTION

Client repeatedly expands completion standards.

Tasks take longer.

Backlog grows.

Overwhelm develops.

Map the sequence:

Client chronically overcommits.

Repeated misses follow.

Discouragement develops.

Client begins choosing trivially small commitments.

Map the sequence:

Client avoids prospecting.

Revenue remains low.

Financial pressure increases.

Client takes unrelated short-term work.

Available prospecting time decreases further.

Map the sequence:

Why does sequence matter when selecting an intervention?

PART 4 — CAUSE, CONSEQUENCE, MAINTAINING FACTOR

Repeated missed commitments lead to discouragement.

Discouragement then increases hesitation on future commitments.

How should discouragement be classified?

Perfectionistic revision increases workload and creates backlog.

How should overwhelm be classified?

Repeated unsuccessful outcomes lower confidence.

Low confidence then contributes to further non-initiation.

How should low confidence be classified?

Client reports stress.

No timeline is available.

How should stress be classified?

Why can a consequence later become an active maintaining factor?

PART 5 — MASKING

Client has eight active goals and performs poorly across all.

After reducing to two goals, fitness improves but business outreach remains zero.

What did the overload mask?

Study target is reduced from six sessions to three.

Client still completes only one despite three available periods.

What explanation weakens?

What becomes more important?

Client receives required technical training.

Task is now understood.

Submission still does not occur.

What has changed?

Why are intervention results especially valuable in complex cases?

PART 6 — SYSTEM-LEVEL VS. TASK-LEVEL

Client has ten active commitments and insufficient total capacity.

Within the reduced list, one phone call remains repeatedly avoided.

System-level factor:

Task-level factor:

Why should these be separated?

Can the correct response reduce total commitment load while becoming more direct about one task?

YES / NO

Explain:

PART 7 — CONTRADICTORY EVIDENCE

Working formulation:

Capacity limitation + avoidance.

New evidence:

Client completes five comparable difficult tasks during the same time periods.

What should change?

Working formulation:

Overwhelm + perfectionistic revision.

Workload is reduced.

Excessive revision continues unchanged.

What should change?

Working formulation:

Loss of interest + discouragement.

Client says they would enthusiastically continue if success seemed realistic.

What should change?

Working formulation:

Avoidance + missing skill.

After training, task is completed immediately.

What should change?

PART 8 — INTERVENTION PRIORITY

Commitment exceeds actual capacity.

Client also feels guilty about lowering it.

What should usually be addressed first?

Why?

Client lacks a required technical skill and also procrastinates beginning.

What comes first?

Why?

Client has nine active goals and broad overload.

One goal also appears selectively avoided.

What should likely come first?

Why?

Client is unsure whether a goal still matters.

Execution plan is also poor.

What should usually come first?

Why?

PART 9 — INTERVENTION AS TEST

Possible explanations:

Capacity problem vs. avoidance.

Design one intervention that would help distinguish them.

Possible explanations:

Broad overload vs. selective avoidance.

Design one intervention that would help distinguish them.

Possible explanations:

Perfectionistic checking vs. legitimate quality requirement.

What information or test would help distinguish them?

Why should a strong intervention ideally create both progress and information?

PART 10 — FORMULATION QUALITY

Evaluate each:

USEFUL TOO SIMPLE TOO COMPLEX UNSUPPORTED

“Client is failing because of avoidance.”

Case contains capacity mismatch plus selective avoidance.

Answer:

“Current target exceeds available capacity, and one high-stakes task is still being selectively postponed.”

Answer:

“Client has ten interacting psychological issues.”

Only two behavioral factors are supported.

Answer:

“Goal value may be changing, but current overload makes that difficult to interpret.”

Answer:

What should every factor included in a working formulation be able to do?

PART 11 — CLIENT WANTS ONE LABEL

Client:

“So which is it? Am I overwhelmed or avoiding?”

Evidence supports both broad overload and selective avoidance.

Write the response:

Client:

“I need you to tell me the real problem.”

Two explanations remain plausible.

Response:

Why should the Accountabili-Buddy resist false simplicity?

PART 12 — CLIENT FEELS OVERWHELMED BY FORMULATION

Client:

“So now I have three different problems?”

Response:

Client:

“This sounds like everything is wrong.”

Response:

Client:

“I don’t know what I’m supposed to fix first.”

Response:

What should the Accountabili-Buddy do if the formulation itself begins increasing client overwhelm?

PART 13 — DISAGREEMENT

Accountabili-Buddy:

"The high-stakes applications are the ones repeatedly being postponed."

Client:

"I don't think that's avoidance."

Response:

Client:

"I understand your evidence. I still disagree."

Response:

Why does the Accountabili-Buddy not need client agreement on every interpretation?

PART 14 — DEFENSIVENESS

Accountabili-Buddy:

"You've moved this deadline four times."

Client:

"You're judging me."

Response:

Client:

"You think I'm lazy."

Response:

Client:

"This conversation feels judgmental."

Accountabili-Buddy realizes wording was unnecessarily sharp.

Response:

What should be repaired?

What should remain if behaviorally accurate?

PART 15 — CONTRADICTIONS AND AMBIVALENCE

Client says:

"This is my highest priority."

Also:

"I'm not willing to move anything else to make time for it."

What should the Accountabili-Buddy say?

Client says:

"I want accountability."

Also:

"I don't want to discuss what happens when I miss."

Response:

Client says:

"I want the degree, but I don't want another year of the process."

What does this suggest?

What should happen next?

Why can ordinary execution commitments become weak when genuine ambivalence is unresolved?

PART 16 — INSIGHT VS. ACTION

Client:

"I know exactly what my pattern is. I still don't change."

Response:

Client:

"We've already figured out why I do this."

Response:

Four weeks of analysis have occurred.
No behavioral test has been attempted.

Client:

"I think we need to keep analyzing."

Response:

When is a formulation good enough to act on?

PART 17 — REASSURANCE AND DISCOURAGEMENT

Client:

"I've missed four weeks. Maybe I'm just incapable."

Response:

Client has failed an exam three times.

Client:

"Tell me I'll pass next time."

Response:

Client:

"So you don't believe in me?"

Response:

What should encouragement be grounded in?

PART 18 — REASSURANCE DEPENDENCE

Client asks every week:

"Do you think I can do this?"

Evidence already demonstrates capability.

What concern may be emerging?

Write the response:

Why can repeated Accountabili-Buddy reassurance become counterproductive?

PART 19 — CONFIDENCE VS. CAPABILITY

Client:

"I don't feel confident enough to make the call."

Client has completed similar calls successfully before.

Response:

Why should confidence and demonstrated capability be tracked separately?

PART 20 — MOVING GOALPOSTS

Commitment:

Three applications.

Result:

Three.

Client:

"I should have done five."

Response:

Baseline:

Three.

Stretch:

Five.

Result:

Five.

Client:

"Seven would have been better."

Response:

Why can moving success standards undermine accountability?

PART 21 — CLIENT WANTS ACCOUNTABILITY-BUDDY TO DECIDE

Client:

"Tell me which goal should come first."

Response:

Client:

"Which one should I drop?"

Response:

Client:

"I don't want to decide."

Response:

What can the Accountabili-Buddy provide?

What must remain client-owned?

PART 22 — FALSE CERTAINTY

Client:

"Tell me which explanation is definitely right."

Two remain plausible.

Response:

Client:

"How can we act if we aren't sure?"

Response:

What should the Accountabili-Buddy offer instead of false certainty?

PART 23 — RELATIONAL RUPTURE

Client:

"I stopped telling you when I miss because I feel like you're disappointed in me."

Response:

Client:

"I don't feel like I can disagree with you."

Response:

Why does relational strain matter to accountability accuracy?

What should repair restore?

PART 24 — APPROVAL DEPENDENCE

Client:

"I know a week was good if you tell me it was good."

What concern exists?

Write the response:

Client:

"I did it because I didn't want you to be disappointed."

Response:

What capability should be strengthened?

PART 25 — ACCOUNTABILI-BUDDY JUDGMENT DEPENDENCE

Client:

"Just pick my commitment for me."

Response:

Client:

"I trust your judgment more than mine."

Response:

Why is increasing client judgment part of competent accountability?

PART 26 — HISTORICAL PATTERNS

Client resolved a chronic overcommitment pattern four months ago.

Accountabili-Buddy continues saying:

"You always overcommit."

What is wrong?

Write a better response:

One recurrence occurs after three stable months.

How should the Accountabili-Buddy respond?

Four consecutive recurrences occur.

What changes?

PART 27 — PROCESS REASSESSMENT

For three months:

miss explain recommit miss explain recommit.

What should now be reviewed?

Client:

“I still want accountability.”

Response:

What should not be concluded automatically?

PART 28 — PAUSE, RESTRUCTURE, OR CLOSURE

Client enters a six-week life transition and cannot meaningfully participate.

Most appropriate possibility:

Client wants accountability but the current check-in structure no longer serves the current situation.

Most appropriate possibility:

Client no longer has an active goal and does not want accountability.

Most appropriate possibility:

Why should closure not be framed as failure?

PART 29 — LONGITUDINAL CASE A: JOB SEARCH

Client Goal:

Find new employment.

Initial commitment:

Four applications weekly.

Week 1:

Two submitted.

Client:

"I couldn't fit all four."

What is known?

What remains unknown?

Response:

New evidence:

Calendar supports three quality applications.

What should change?

Response:

Following week:

Two routine applications submitted.

One high-stakes application postponed.

What remains unresolved?

Response:

Client:

"I get nervous about the jobs I actually care about."

What becomes more plausible?

What remains uncertain?

Response:

Client agrees to submit the high-stakes application first.

Submission occurs.

What does this support?

What does it not prove?

PART 30 — LONGITUDINAL CASE B: COURSE LAUNCH

Client Goal:

Launch online course.

Original requirements were met.

Client repeatedly adds content.

Workload becomes excessive.

Working formulation:

Primary intervention:

Scope is restored.

Workload becomes manageable.

Client still does not publish.

What did the intervention clarify?

Client:

"What if buyers think it's not good enough?"

What factor becomes more visible?

Response:

Client:

"So perfectionism caused everything."

Write the response:

PART 31 — LONGITUDINAL CASE C: CERTIFICATION

Client's capacity permanently dropped from five study sessions to three.

Two exam failures have reduced confidence.

Credential still matters.

What factors are supported?

What should be addressed first?

Why?

Target is recalibrated to three.

Client completes all three for four weeks.

Client:

"I still don't believe I can pass."

What remains active?

Response:

Client repeatedly asks:

"Do you think I'll pass?"

What process issue may emerge?

Response:

PART 32 — LONGITUDINAL CASE D: CONSULTING

Client has six active business commitments.

Total load exceeds capacity.

Accounting and website work are completed.

Prospecting remains zero.

What is the system-level factor?

What task-level pattern deserves separate attention?

Workload is reduced substantially.

Prospecting remains zero.

How should the formulation change?

Client:

"I hate hearing no."

What becomes more plausible?

What should not be claimed as absolute certainty?

Response:

Client:

"So I need you to push harder."

Response:

PART 33 — LONGITUDINAL CASE E: RELATIONAL DEPENDENCE

Client consistently completes commitments.

Accountabili-Buddy chooses commitment numbers, and the client waits for scheduled Accountabili-Buddy check-ins before initiating.

Client:

"I couldn't do this without you."

What positive result exists?

What process concern exists?

What should be tested?

Client begins choosing own commitments.

Completion remains stable.

What does this support?

Client:

“Why are you backing off?”

Write the response:

PART 34 — FINAL INTEGRATED ACCOUNTABILI-BUDDY CASE

Client Goals:

Grow a consulting business.

Complete certification.

Maintain fitness.

Initial commitments:

Prospecting — 5

Study — 5

Fitness — 3

Actual sustainable capacity:

Prospecting — 3

Study — 3

Fitness — 3

Four-week results:

Prospecting: 1, 1, 2, 1

Study: 2, 2, 2, 2

Fitness: 3, 3, 3, 3

Client:

“I’m overwhelmed and terrible at follow-through.”

What system-level problem is supported?

What part of the client’s self-description should be challenged?

What should be recalibrated?

What pattern requires separate investigation?

Write the response:

Commitments are recalibrated:

Prospecting — 3

Study — 3

Fitness — 3

Next three weeks:

Prospecting: 1, 1, 1

Study: 3, 3, 3

Fitness: 3, 3, 3

Client:

“So overwhelm wasn’t actually the problem.”

What did recalibration clarify?

Write the response:

Client says:

“I have the time for prospecting. I use it on my website because I don’t want to hear no.”

What is now strongly supported?

Write the response:

Client begins prospecting but rewrites each message excessively.

Only one contact completed.

What new factor appears?

How should the formulation change?

A reasonable outreach-message standard is defined.

Repeated rewriting after standard is met is stopped.

Following week:

Three contacts completed.

What does the intervention support?

What does it not prove permanently?

Several weeks later:

Prospecting, study, and fitness are stable.

Client begins asking:

“Do you think I’m finally doing well?”

every week.

What relational/process issue may be emerging?

Write the response:

Client later waits for Accountabili-Buddy approval before selecting commitments.

Client:

"Just tell me the numbers."

What issue now exists?

Write the response:

Accountabili-Buddy gradually returns calibration decisions to client.

Client selects appropriate commitments independently for six weeks.

What positive development exists?

How should Accountabili-Buddy involvement change?

A high-stakes consulting opportunity appears.

Client says:

"Tell me exactly what to do. I don't want to mess this up."

Should old dependence be declared fully returned?

YES / NO

Why?

Write the response:

Client proposes pausing certification for eight weeks to focus on the opportunity.

What should the Accountabili-Buddy avoid?

What should the Accountabili-Buddy facilitate?

Write the response:

Client chooses the pause after reviewing tradeoffs.

Client:

"Do you think I made the right decision?"

Write the response:

Eight weeks later:

Client says:

"I'm not sure I want to restart certification."

What should happen now?

Why would automatically restoring the old study commitment be weak?

Client ultimately closes the certification goal.

Client:

"I feel like all that work was wasted."

Write the response:

Client later says:

"I think I've gotten what I need from accountability for now."

What process decision should be considered?

Write the response:

FINAL CASE REVIEW

What was the initial system-level issue?

What task-level factors emerged?

What consequence later became relevant?

What relational/process risk emerged?

How did intervention results change the formulation?

Where was causal uncertainty important?

Where did client ownership matter most?

Where did decision replace execution?

Where did Accountabili-Buddy involvement need to decrease?

Why would one static formulation have failed this case?

PART 35 — PROFESSIONAL JUDGMENT

Why should a complex formulation contain the smallest useful number of factors?

Why can two apparently contradictory explanations both be true?

Why is factor priority allowed to change over time?

Why can reducing overload reveal selective avoidance?

Why should an intervention sometimes be selected partly for what it will teach?

Why is client agreement with a formulation not the final goal?

Why can insight become a form of non-action?

Why should reassurance not become the primary accountability intervention?

Why should Accountabili-Buddy judgment become less central as the client develops competence?

Why can a relational rupture materially damage accountability?

Why should resolved historical patterns stop dominating current conversations?

Why can pause or closure represent competent accountability rather than failure?

STAGE 5 FORMAL ASSESSMENT SCORING FRAMEWORK

Recommended total score:

100 points

Domain 1 — Complex Formulation 20 points

Evaluates:

single vs. multi-factor reasoning;

primary vs. secondary factors;

system-level vs. task-level factors;

sequential mechanisms;

cause vs. consequence;

masking.

Domain 2 — Evidence Discipline & Formulation Revision 15 points

Evaluates:

uncertainty;

contradictory evidence;

intervention-as-test reasoning;

updating formulation;

avoiding over-formulation.

Domain 3 — Intervention Prioritization 10 points

Evaluates:

selecting what to address first;

information value;

avoiding simultaneous over-intervention;

knowing when formulation is sufficient to act.

Domain 4 — High-Skill Client Communication 15 points

Evaluates:

simple client-facing language;

disagreement;
defensiveness;
contradictions;
ambivalence;
appropriate directness.

Domain 5 — Discouragement, Insight & Reassurance 10 points

Evaluates:

accurate support;
false reassurance avoidance;
insight vs. action;
confidence vs. capability;
reassurance dependence.

Domain 6 — Ownership & Client Judgment 10 points

Evaluates:

decision support;
false certainty;
Accountability-Buddy dependence;
approval dependence;
increasing client judgment.

Domain 7 — Relational Process Management 10 points

Evaluates:

rupture;
repair;
historical patterns;
process reassessment;
restructuring;
pause;
closure.

Domain 8 — Integrated Longitudinal Judgment 10 points

Evaluates:

changing formulation;
changing intervention;
client independence;
complex case management over time.

TOTAL:

RECOMMENDED COMPETENCY STANDARD

90–100 — Strong Stage 5 Competency

Trainee demonstrates disciplined complex formulation, strong intervention prioritization, sophisticated conversation management, appropriate relational boundaries, and reliable longitudinal judgment.

80–89 — Stage 5 Competent

Trainee demonstrates sufficient Stage 5 competency for progression, with limited areas requiring targeted coaching.

70–79 — Additional Stage 5 Practice Required

Trainee understands major concepts but remains inconsistent in formulation, communication, prioritization, or relational judgment.

Below 70 — Stage 5 Competency Not Demonstrated

Return to targeted Stage 5 materials before reassessment.

CRITICAL-ERROR REVIEW

Instructor review is required regardless of numerical score if the trainee repeatedly:

- invents unsupported psychological explanations;
- treats every complex case as a single-factor problem;
- over-formulates by assigning numerous unsupported mechanisms;
- refuses to revise a formulation after contradictory evidence;
- communicates internal formulations in overwhelming or pathologizing language;
- argues with clients in order to “win” a formulation;
- replaces accountability with reassurance;
- promises outcomes the evidence cannot support;
- makes client decisions rather than supporting them;
- encourages dependence on Accountabili-Buddy approval or judgment;
- ignores relational rupture;
- weaponizes historical patterns;
- treats recurrence as proof of fixed identity;
- continues a nonfunctional accountability relationship without reassessment;
- or frames pause or closure as punishment for poor performance.

STAGE 5 FINAL STANDARD

Stage 5 competency requires the Accountabili-Buddy to manage complexity without losing the accountability function.

The trainee should be able to recognize that:

- more than one factor may matter;
- not every factor matters equally;
- one factor may create another;
- one factor may mask another;
- interventions may change the formulation;

disagreement does not require argument;

discouragement does not require false reassurance;

insight does not replace action;

support does not require decision control;

historical patterns are evidence, not identity;

and a useful accountability relationship should increase client judgment rather than permanent Accountabili-Buddy dependence.

The Stage 5 Accountabili-Buddy should continually ask:

What is actually supported?

What matters most now?

What should we address first?

What would this intervention teach us?

What should I say—and what does not need to be said?

What remains the client's decision?

Is the relationship increasing or reducing client independence?

Does the current accountability process still serve a useful function?

The governing sequence is:

Formulate Prioritize Communicate Simply Intervene Observe Revise Transfer Judgment Back to the Client

The governing standard is:

Hold multiple truths without losing clarity. Use complexity to improve judgment, not multiply explanations. Support without rescuing. Challenge without controlling. Repair without abandoning accountability. And continually move the client toward clearer decisions, more effective action, and greater independent judgment.

END OF STAGE 5 — FORMAL ASSESSMENT