FOUNDATIONS · RESOURCE 10

Avoiding Shame Triggers in Financial Conversations

TL;DR · QUICK SUMMARY

- Shame can be a significant barrier to financial planning and financial wellbeing.
- Many clients carry guilt, embarrassment or negative experiences relating to money.
- Certain language and approaches can unintentionally increase shame and reduce engagement.
- Reducing shame helps clients feel safer, more open and more able to take positive action.

A Note Before You Read On

This resource offers general guidance and reflects common experience, not professional, legal, medical or financial advice. It is not a substitute for employment law, HR policy, occupational health guidance, or individual professional assessment. Every person's experience of neurodivergence is different, so please adapt anything here to your own situation. The Uniquely Wired Network does not accept liability for decisions, actions or outcomes arising from the use of this material. If you need advice specific to your circumstances, please consult a qualified professional (e.g. HR, legal, medical, or financial advisor).

Why This Matters

Many clients seek financial advice after experiencing difficulties, setbacks or decisions they regret.

If conversations trigger shame, clients may:

- Withdraw from discussions.
- Avoid future meetings.
- Delay financial action.
- Feel criticised or misunderstood.

- Struggle to engage with planning recommendations.

Creating a shame-aware environment can improve both client relationships and financial outcomes.

What This Might Look Like

A client may:

- Apologise repeatedly for financial decisions.
- Describe themselves as “bad with money.”
- Avoid discussing debt, spending or missed opportunities.
- Downplay financial achievements.
- Become visibly uncomfortable during certain conversations.
- Stop engaging when discussing past mistakes.

What You Can Do

1. Use Neutral Language

Focus on facts and circumstances rather than judgement.

2. Separate the Person from the Behaviour

Avoid language that suggests a financial decision reflects someone’s character or value.

3. Focus on Progress

Shift conversations toward future actions and achievable next steps.

4. Normalise Challenges

Many financial difficulties are more common than clients realise.

Helpful Phrases You Can Borrow

You don’t have to use these exact words — take what fits and leave the rest.

> "You're not the only person who has experienced this."

> "Let's focus on where we are today and what happens next."

> "This isn't about blame. It's about finding a way forward."

> "Many people find this part of finance challenging."

> "You've already taken an important step by having this conversation."

What Not To Say

Instead of:

> "Why did you do that?"

Try:

> "Can you help me understand what was happening at the time?"

Instead of:

> "You should have..."

Try:

> "What options do we have moving forward?"

Instead of:

> "That's a mistake."

Try:

> “Let’s explore the impact of that decision and what comes next.”

Quick Tips

- Use neutral language.
- Avoid blame and criticism.
- Focus on understanding first.
- Recognise signs of discomfort.
- Highlight progress and strengths.
- Separate behaviour from identity.
- Create a safe space for honest conversations.

Before You Go

Most people don’t make financial decisions intending to create problems for themselves.

They make the best decisions they can with the information, resources and circumstances available at the time.

When shame is reduced, people are often better able to learn, plan and move forward.

Sometimes the most valuable thing a financial planner can offer is a conversation free from judgement.