FOUNDATIONS · RESOURCE 12

Breaking Down Financial Decisions

TL;DR · QUICK SUMMARY

- Large financial decisions can feel overwhelming, particularly when multiple variables are involved.
- Breaking complex decisions into smaller stages can reduce stress and improve understanding.
- Not every decision needs to be made at once.
- Progress is often more important than speed.

Why This Matters

Financial planners frequently support clients through decisions involving uncertainty, long-term consequences and significant emotional investment.

For some neurodivergent clients, the challenge isn't understanding the options.

It's knowing where to begin.

Breaking decisions into manageable steps can help reduce overwhelm and increase confidence.

What This Might Look Like

A client may:

- Feel stuck despite understanding their options.
- Delay decisions for extended periods.
- Become overwhelmed by complexity.
- Frequently revisit the same decision.
- Ask for additional time or clarification.

What You Can Do

1. Break Decisions Into Stages

For example:

Instead of:

- Reviewing retirement planning as one discussion

Try:

- Goals
- Affordability
- Options
- Decisions
- Actions

2. Focus on One Decision at a Time

Avoid introducing multiple major decisions simultaneously where possible.

3. Create Clear Next Steps

Help clients understand:

- What needs to happen first.
- What can wait.
- What support is available.

Helpful Phrases You Can Borrow

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

“We don’t have to solve everything today.”

“Let’s focus on one decision at a time.”

“What’s the most important step for us to tackle first?”

“Would it help if we broke this into smaller parts?”

Quick Tips

- Reduce decision overload.
- Focus on manageable steps.
- Clarify priorities.
- Allow processing time.
- Avoid unnecessary urgency.
- Celebrate progress.
- Remember that confidence often grows through action.

Before You Go

Clients often don’t need fewer choices.

They need choices presented in a way that feels more manageable.

Breaking down decisions can transform an overwhelming process into one that feels achievable and empowering.