FOUNDATIONS · RESOURCE 08

Consent-Based Language in Financial Planning Conversations

TL;DR · QUICK SUMMARY

- Clients should feel involved in financial planning conversations, not directed through them.
- Consent-based language gives clients greater choice, control and psychological safety.
- Small changes in wording can significantly reduce pressure and increase engagement.
- Collaboration often leads to better client understanding, confidence and decision-making.

A Note Before You Read On

Why This Matters

Traditional financial planning conversations can sometimes feel highly directive.

While this may be effective for some clients, others may feel pressured, overwhelmed or unable to express uncertainty.

Consent-based language creates space for discussion, reflection and informed decision-making.

It helps clients feel respected, empowered and heard.

What This Might Look Like

A client may:

- Appear hesitant when discussing financial decisions.
- Feel overwhelmed by large amounts of information.
- Need more time to consider options.
- Find highly directive conversations uncomfortable.
- Want greater involvement in decision-making.

What You Can Do

1. Offer Choice Wherever Possible

Instead of assuming preferences:

- Ask how clients would like information presented.
- Offer options for communication.
- Allow flexibility in decision-making timelines.

2. Invite Rather Than Direct

Focus on collaboration rather than instruction.

This can help reduce pressure and increase engagement.

3.Respect Processing Time

Not everyone makes decisions immediately.

Allow clients the opportunity to reflect and revisit discussions when needed.

3. Normalise Conversations

Help clients understand that emotional responses to money are common and understandable.

Helpful Phrases You Can Borrow

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

> "Would it be helpful if we looked at a few options together?"

> "Would you like me to explain that in a different way?"

> "Would now be a good time to discuss this, or would you prefer to come back to it later?"

> "How would you like to approach this decision?"

> "Would you like my recommendation, or would it help to explore the options first?"

Quick Tips

- Ask rather than assume.
- Offer options where possible.

- Allow clients to set the pace.
- Respect different decision-making styles.
- Check preferences regularly.

  Invite participation in planning decisions.
- Focus on partnership rather than direction.

Before You Go

Most people engage more confidently when they feel involved in decisions that affect them.

Consent-based language doesn't remove professional expertise.

It creates a partnership where expertise and client experience work together.

Sometimes a simple "Would it help if...?" can make all the difference.