FOUNDATIONS · RESOURCE 09

Non-Judgemental Exploration in Client Conversations

TL;DR · QUICK SUMMARY

- Financial behaviours often have a story behind them.
- Curiosity is usually more effective than judgement.
- Understanding why a behaviour exists is often more valuable than focusing on the behaviour itself.
- Non-judgemental exploration helps build trust and supports more sustainable financial outcomes.

A Note Before You Read On

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Why This Matters

Clients may arrive feeling embarrassed, frustrated or defensive about their finances.

Many have experienced criticism or judgement in the past.

When conversations focus on understanding rather than blame, clients are often more willing to engage openly and honestly.

This creates a stronger foundation for meaningful financial planning.

What This Might Look Like

A client may:

- Be reluctant to discuss spending habits.
- Struggle to explain previous decisions.
- Appear defensive when discussing money.
- Feel frustrated by repeated financial challenges.
- Avoid certain financial topics altogether.
- Focus heavily on perceived mistakes.

What You Can Do

1. Explore Before Advising

Seek to understand the client's experience before moving straight to solutions.

2. Avoid "Why Didn't You?" Questions

These can unintentionally feel critical or accusatory.

Instead, explore what may have been happening at the time.

3. Recognise Strengths

Look for what the client is already doing well alongside any challenges.

Helpful Phrases You Can Borrow

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

> "Can you tell me a bit more about what was happening at that time?"

> "What do you think made that decision feel right in the moment?"

> "What challenges were you facing when this happened?"

> "What has worked well for you in the past?"

> "Let's focus on understanding the situation rather than judging it."

Quick Tips

- Stay curious.
- Avoid blame-based language.
- Explore context before conclusions.
- Listen more than you speak.
- Recognise strengths and successes.
- Normalise financial challenges.
- Focus on future solutions.

Before You Go

People are often far more willing to discuss challenges when they don't feel judged.

The goal isn't to determine whether past decisions were right or wrong.

It's to understand what happened, learn from it and support better outcomes moving forward.

Trust often starts with curiosity.