FOUNDATIONS · RESOURCE 05

Recognising Potential Neurodivergent Traits in Clients (Without Labelling or Diagnosing)

TL;DR · QUICK SUMMARY

- Financial planners are not responsible for identifying, diagnosing or labelling neurodivergence.
- Some client behaviours may indicate that additional support, flexibility or communication adaptations could be helpful.
- The focus should always be on understanding client needs, not explaining behaviour through a diagnosis.
- Curiosity, respect and person-centred planning create better outcomes than assumptions.

Why This Matters

Many neurodivergent clients access financial planning without knowing they are neurodivergent, without sharing it, or without considering it relevant.

What matters most is not whether a client has a diagnosis.

What matters is whether your planning approach enables them to understand information, make informed decisions and engage confidently with the process.

Recognising potential support needs can improve communication, reduce overwhelm and strengthen client outcomes.

What This Might Look Like

You may notice clients who:

- Frequently forget agreed actions despite good intentions.
- Become overwhelmed by large amounts of information.
- Need extra time to process decisions.
- Ask for clarification multiple times.
- Prefer written communication over verbal discussions.
- Struggle to prioritise competing financial goals.
- Seem highly engaged with some topics and disengaged with others.

These behaviours can occur for many reasons and should never be viewed as evidence of neurodivergence.

Instead, they may simply indicate that a different approach could be helpful.

What You Can Do

1. Focus on Individual Needs

Rather than asking:

“Why is this happening?”

Consider asking:

“What support might help here?”

2. Adapt Your Approach

- Simplify complex information.
- Break decisions into smaller stages.
- Provide written summaries.
- Allow additional processing time.

- Check understanding without judgement.

3. Avoid Assumptions

Remember:

- Not all neurodivergent people experience the same challenges.
- Not all clients displaying these behaviours are neurodivergent.
- Every client is unique.

Helpful Phrases You Can Borrow

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

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

> “Would you prefer this information in writing as well?”

> “There’s no rush. We can come back to this decision when you’re ready.”

Quick Tips

- Focus on support, not labels.
- Avoid speculation about diagnoses.
- Adapt communication where needed.

  Use curiosity rather than assumptions.
- Treat every client as an individual.
- Provide clear next steps.
- Prioritise accessibility and understanding.

Before You Go

The goal isn't to determine whether someone is neurodivergent.

The goal is to create a financial planning experience that works for the person in front of you.

When support is flexible and personalised, clients are often better able to understand information, engage with decisions and achieve their financial goals.