FOUNDATIONS · RESOURCE 07

Understanding Emotional Responses to Money

TL;DR · QUICK SUMMARY

- Money is rarely just about numbers.
- Financial decisions are often influenced by emotions, experiences, beliefs and past events.
- Neurodivergent clients may experience strong emotional responses to financial situations, particularly where uncertainty, overwhelm or previous difficulties exist.
- Understanding emotional factors can help planners build trust and support more effective decision-making.

A Note Before You Read On

Why This Matters

Financial planning often focuses on goals, strategies and outcomes.

However, emotions can significantly influence financial behaviour.

Clients may avoid financial conversations, become anxious about uncertainty, feel shame about previous decisions or become overwhelmed by complexity.

Recognising emotional responses allows planners to approach conversations with greater empathy and effectiveness.

What This Might Look Like

- Anxiety when discussing finances.
- Avoiding financial paperwork.
- Feeling embarrassed about spending habits.
- Becoming overwhelmed by multiple choices.
- Frustration during decision-making.
- Strong emotional reactions to financial setbacks.
- Difficulty discussing previous financial experiences.

What You Can Do

1. Create a Judgement-Free Environment

- Listen without criticism.
- Use neutral language.
- Focus on solutions rather than mistakes.

2. Reduce Overwhelm

- Break decisions into manageable stages.
- Prioritise key actions.
- Avoid unnecessary complexity.

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.

> “Many people find money conversations emotional. You’re not alone in that.”

> “Let’s focus on what’s most important right now.”

> “There’s no judgement here. We’re simply looking at what will help going forward.”

Quick Tips

- Lead with empathy.
- Avoid shame-based language.
- Focus on understanding, not blame.
- Break down complex decisions.
- Allow clients time to process.
- Recognise that emotions influence behaviour.
- Celebrate progress as well as outcomes.

Before You Go

Financial decisions are rarely made using logic alone.

Understanding the emotional side of money can help create stronger relationships, greater trust and more sustainable financial outcomes.

Sometimes the most valuable thing a planner can do is create a space where clients feel comfortable having honest conversations about money.