

FOUNDATIONS · RESOURCE 18

Understanding Financial Avoidance Cycles

TL;DR · QUICK SUMMARY

- Financial avoidance is often driven by overwhelm, anxiety, uncertainty or fear of making mistakes.
- Avoidance can temporarily reduce stress but often creates additional financial pressure over time.
- Many clients know what they need to do but struggle to get started.
- Understanding avoidance patterns can help create more achievable and supportive financial plans.

A Note Before You Read On

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Why This Matters

Financial planning often assumes that once a client understands what needs to happen, action naturally follows.

In reality, some clients become stuck.

The more overwhelming a financial task feels, the more likely it is to be delayed.

That delay can then increase stress, creating a cycle that becomes difficult to break.

What This Might Look Like

A client may:

- Avoid opening financial letters or emails.
- Delay pension or investment decisions.
- Postpone reviews despite recognising their importance.
- Ignore account balances.
- Miss deadlines for paperwork.
- Feel guilty or embarrassed about unfinished financial tasks.

What You Can Do

1. Reduce the Size of the Task

Break actions into smaller steps.

Instead of:

“Review your entire investment strategy.”

Try:

“Let’s start with reviewing this one account.”

2. Create Simple Starting Points

Clients often need clarity on:

- What’s most important.
- What happens first.
- What can wait.

3. Maintain Supportive Accountability

Regular check-ins can help clients maintain momentum without feeling pressured.

Helpful Phrases You Can Borrow

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

"What's making this feel difficult to start?"

"What's the smallest step we could take today?"

"You don't have to tackle everything at once."

"Let's focus on progress rather than perfection."

Quick Tips

- Avoid interpreting avoidance as laziness.
- Reduce overwhelm wherever possible.
- Break large tasks into stages.
- Prioritise small wins.
- Focus on next actions.
- Remove unnecessary complexity.
- Celebrate progress.

Before You Go

Most people don't avoid financial tasks because they don't care. They often avoid them because they care deeply and feel overwhelmed. Reducing pressure and increasing clarity can turn avoidance into action.