FOUNDATIONS · RESOURCE 02

Understanding Risk Behaviours Through a Neurodivergent Lens

TL;DR · QUICK SUMMARY

- Neurodivergence does not automatically increase or decrease financial risk-taking.
- Different neurodivergent individuals may have very different relationships with risk.
- Understanding the reasons behind financial behaviour is often more valuable than judging the behaviour itself.
- Curiosity and exploration can provide better insights than assumptions.

Why This Matters

Financial Planners often assess risk appetite and financial behaviour.

However, behaviours that appear inconsistent or unusual may sometimes be influenced by how an individual processes information, uncertainty, emotions or rewards.

Understanding context can lead to more effective planning conversations.

What This Might Look Like

Higher Risk Behaviours

- Frequent investment changes.
- Pursuing new opportunities impulsively.
- Seeking novelty or excitement.
- Acting quickly on perceived opportunities.

Lower Risk Behaviours

- Reluctance to make financial decisions.
- Holding excessive cash reserves.
- Avoiding investment conversations.
- Delaying financial action due to uncertainty.

What You Can Do

1. Explore the Reasoning

Instead of focusing only on behaviour, ask:

- What feels appealing about this decision?
- What concerns you most?
- How did you reach this conclusion?

2. Slow Down Complex Decisions

- Allow reflection time.
- Encourage review periods.
- Break large decisions into stages.

3. Avoid Assumptions

Different behaviours can stem from very different motivations.

Helpful Phrases You Can Borrow

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

> “Can you talk me through what feels most important about this decision?”

> “What would help you feel more confident moving forward?”

> “Would you find it helpful to take some time and revisit this conversation?”

Quick Tips

- Don’t assume risk preference from diagnosis.
- Explore motivations with curiosity.
- Avoid judgemental language.

Support informed decision-making.

- Encourage reflection where appropriate.
- Focus on individual behaviour.
- Recognise that confidence and risk tolerance are not the same thing.

Before You Go

Risk is not just a number or rating, it’s very personal.

The most effective financial planning conversations focus on understanding the client in front of you rather than relying on assumptions or stereotypes.