

**Contribution**

# **Psychology and Life Planning**

by George Kinder, CFP®, and Susan Galvan

## **Executive Summary**

- Because of the depth of mutual trust, the sense of intimacy, and the encouragement of positive life changes that occur in the life planning relationship, many planners express concern that such an approach implies that they would somehow be taking on the role or functions of a psychotherapist. This article, adapted from the recently published book, *Lighting the Torch: The Kinder Method™ of Life Planning*, addresses those concerns.
- Life planners aspire to assist their clients not only in envisioning, but actually creating, a future that will expand a sense of freedom in life and generate fulfillment. Psychotherapy, on the other hand, generally seeks to effect healing where life experiences in the past have led to disruption or trauma.
- The reality is that planners are already working with clients on some of the most highly sensitive, emotional topics and situations that those clients will ever discuss with anyone throughout their lives.
- Life planners need to explore their own relationship with money, discover their own deep goals, develop internal and external listening skills, and gain perspective.
- Planners need to "prepare the container" for life planning by establishing boundaries, such as deciding whether to work with relatives and friends or socialize with clients.
- Some clients or prospective clients may not be ready for life planning until they work with outside therapists on such deep-seated issues as alcoholism or gambling.
- Issues where planners are more likely to draw on the wisdom of the therapy profession include working with resistance and recognizing "projections" by either you or the client.

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Life planning takes place within the container of a relationship of mutual trust between planner and client. Because it focuses on the values, dreams, and life purpose of the client, the relationship can generate a sense of intimacy that comes from a deep sharing of what matters most.

There are other professional relationships that may also find their fullest and richest expression by forging a similar bond. What comes immediately to mind are the relationships between therapist and client, between spiritual leader and congregant, between physician and patient, between teacher and student. Depending on the individuals involved and the circumstances they are addressing through the professional encounter, a profound sense of mutual personal trust and caring may develop.

It is this quality of relationship that encourages and supports—actually facilitates—positive life changes on behalf of the client, congregant, patient, or student. This condition of facilitative relationship, while characteristic of good psychotherapy, is not limited to or defined as that particular professional engagement. Yet many planners have expressed concern that bringing a life planning approach to their work with clients implies or suggests that they would somehow be taking on the role or functions of a psychotherapist, without any real knowledge, training, or skills for doing so.

This article, adapted from our recently published book, *Lighting the Torch: The Kinder Method™ of Life Planning*,<sup>1</sup> addresses those concerns, and provides guidelines for where planners can draw on the wisdom of psychotherapy and recognize when it is more appropriate to refer a client to a professional therapist.

## **Why Life Planners Are Not Therapists**

First and most important, life planning in the context of a financial planning relationship has a very different intention from that of psychotherapy. Life planners aspire to assist their clients not only in envisioning, but actually creating, a future that will expand a sense of freedom in life and generate fulfillment. Psychotherapy, on the other hand, generally seeks to effect

healing where life experiences in the past have led to disruption or trauma. It also seeks to minimize the effects of mind-body disorders, such as bipolar disorder, obsessive-compulsive disorder, post-traumatic stress disorder, and severe depression.

While strong emotions can easily surface in the financial planning process, let alone the life planning process, emotions alone are not an indication that professional psychotherapeutic assistance is needed. We all experience grief over losses, anger and frustration, or fear and anxiety as part of our ongoing life experience. Emotions are not pathological; they are, in fact, essential to healthy human functioning. But it is very helpful to know how to be with emotions when they emerge in the context of a professional relationship based on financial planning.

Susan Galvan has had the opportunity to address planners at the invitation of several chapters of the Financial Planning Association (FPA) across the country, and at the CFP convention in Australia. Knowing that issues connected to money are among the most emotionally volatile for many people, Susan asks the following three questions of her audiences:

- *How many of you have had any training whatsoever in how to conduct the professional relationship?* Typically, a few hands out of a hundred or so will go up. These planners may have had a communications workshop or something similar.
- *How many of you have had a client in your office in a highly emotional state connected to a money issue?* Nearly everyone in the room raises a hand.
- *How many of you felt competent and confident in your ability to successfully manage that situation for both your client and yourself?* Almost all the hands go down.

The purpose of asking these questions is to make clear to everyone that—as financial planners—they are already working with clients on some of the most highly sensitive, emotional topics and situations that those clients will ever discuss with anyone throughout their lives. People who wouldn't dream of seeking out a therapist, counselor, or clergyman for emotional support may well find themselves emotionally overcome or vulnerable when talking with a planner about a pending divorce, planning for death or in the aftermath of losing a loved one, caring for a special-needs family member, or leaving a legacy. Discussions having to do with spending, saving, and other money behaviors can trigger a jumble of emotions, including guilt, shame, sadness, fear, and anger.

Because emotions inevitably will be present in relation to financial

planning, it only makes sense that planners be given at least basic training and skills so that these moments can be navigated smoothly and calmly, bringing comfort and ease to the client, who may well feel embarrassed or ashamed of an involuntary display of emotions. As we point out throughout our book, you can only serve your clients to the degree that you've been served yourself. When advisors and planners have unresolved money issues of their own, it is easy to become emotionally triggered when the client expresses similar conflicts or feelings. This doesn't serve either party. This suggests that the first step planners need to take is to gain a greater awareness of their own money issues and related emotions, and then learn how to be at ease with their own internal responses when these issues come up.

So, rather than seeing financial planners as amateur therapists, we view planners as professionals who inevitably deal with the strong correlation between money and emotion, and who need simple but effective skills for that aspect of their professional work. These skills will include some of the same ones that all effective professional counselors learn and practice, including listening skills, how to express empathy, mirroring, how to ask questions, and expanded self-awareness. It is important to mention how we approach this very important aspect of the overall dynamic between planner and client.

## **The Seven Stages Approach**

In our book, we go into some detail about how to apply the Seven Stages of Money Maturity to the life planning engagement. At this point, it seems important to emphasize the following:

- Planners need to explore their own relationship to money—where they have innocent messages, painful past experiences, or other aspects of their personal history that affect how they relate to money in their own lives. Only by examining who we are in relation to money can we recognize those moments when our own issues begin to take over and we've forgotten the client across the table who is asking for help.
- Planners need to learn both internal and external listening skills at an introductory level. The goal is to begin to learn how to be truly present with another, without giving advice, making comments, telling stories, or otherwise talking over and past the client. That quiet, empathic presence planners learn (both by providing it and by receiving it) is the essential condition that facilitates real change and expanded freedom for the client. Learning should also take place

- around the expression of empathy, and the communication of emotional intelligence, which lets the client know right away that he or she has been fully heard—emotionally as well as intellectually.
- Planners need to learn how to discover their own deep goals, and in the process, experience firsthand how quickly these goals can be unearthed and articulated.
  - Finally, planners need to develop perspective. They need to learn how to view money behaviors—their own and others'—in the context of the Seven Stages, or along a scale of maturity around money. This perspective is helpful in assessing where a client may be stuck, either around a money issue or in life fulfillment.

It is the ability to silently listen, to pause, to use empathic gutturals, or to ask "Anything else?" that ultimately gives the client the freedom to go wherever is needed, and most particularly into a deeper layer of self. All skillful counselors have mastered this art of listening and following, whatever the professional engagement may be. This does not make anyone a psychotherapist. The pivotal difference is that life planning is focused on creating a fulfilled future for the client, versus healing the wounds of the past. Clients know that deep healing work is not the agreement they've made with a financial planner.

## **Recognizing Boundaries and Limits**

Because you are creating a relationship of trust and commitment, some of the same issues that come up in the other closely bonded professional relationships mentioned above will come up here.

In our book, we talk about "preparing the container." The topics have to do with both external and internal preparations for the client meeting. Many of those are about creating boundaries and setting limits. For example, being impeccable about the time frame sets a strong boundary that is productive for both client and planner. By starting on time and stating the ending time at the beginning, the shape of the container for the engagement is clearly defined. That provides a sense of safety and security for all concerned. It also honors the value of what will take place within that time frame.

Other boundary issues that might be relevant are a little more difficult for many planners to address. At the top of the list is whether a planner should do life planning, let alone financial planning or money management, for relatives, friends, and other close associates. Because life planning does create privacy concerns for some clients, having shared intimate life experiences and emotions with their planner, this boundary can be very important. Those planners who began their careers at a broker/dealer

usually bring in their family members and friends as their first clients. But such dual relationships can be a double-edged sword, as many found out when the markets went down in the early 2000s.

Another boundary issue can arise when the planner has a prior close relationship with one spouse and is now working with both spouses as a couple to develop individual and shared life plans. It may be important to take extra measures to build a separate relationship with the less-well-known spouse, to avoid any perception of partiality on the part of the planner. When working with couples, neutrality has to be one of the ground rules for both partners to feel safe.

Socializing with clients can arouse concerns as well, particularly when clients also know each other. Things can slip out at a party or an outing after a few drinks, as conversation flows. Without confidentiality, there can be no relationship of trust. Even the best intentions can be overlooked in the moment, so some planners make a decision to never overlap business clients with social friendships.

Other obvious boundary concerns would be entering into outside business ventures with clients, or other financial entanglements. The safest situation for the client is to have the financial life planning relationship limited to that purpose only, and conducted exclusively within the business setting.

To sum up, neutrality, confidentiality, clear limits on time and money commitments, and separation of business and personal relationships all serve to honor and safeguard this special and rare engagement built on trust.

## **Red Flags and Appropriate Referrals**

Red flags are indicators that suggest strongly that the client is not appropriate for the work of life planning. It is, of course, best if you can weed out these inappropriate clients early on. But sometimes you have already begun the engagement when troubles surface. Most planners have had the experience of "firing" a client. But let's assume that you've begun the relationship and suddenly you feel like you're in a swamp, surrounded by alligators.

Through exploration with the client, perhaps you've discovered that the client is burdened with a deep-seated issue that makes accomplishment of a financial life plan highly doubtful, no matter how brightly lit the torch of vision might be. At this point, it is important to guide the client to someone who can provide the help they truly need, and postpone completing the life

planning process. You may determine that, in fact, there are financial strategies that can be implemented that would be valuable, regardless of the personal issues that have surfaced. There should be no hesitation to do what is prudent with regard to money issues, if that seems appropriate and not likely to be influenced by the emergent personal dilemma of the client.

We recommend that all planners have a referral list on hand. If addictions of some sort are the issue, even psychotherapists will not work with an individual who is actively in the throes of an addiction, since nothing of value can be accomplished. It is useful, then, to have some referrals for treatment of the various kinds of addictive behaviors, such as overspending, overeating, substance or alcohol abuse, or gambling. The most effective treatments for addictive behaviors are the "anonymous" programs, like Alcoholics Anonymous, Narcotics Anonymous, Overeaters Anonymous, or Gamblers Anonymous. There are also some individuals who specialize in treating these disorders in conjunction with those programs.

For deep-rooted or highly emotional personal issues, it is helpful to have several therapists to whom you can refer. It is best if you have met these individuals yourself, have a sense of the type of client with whom they are most effective, and know of past clients who report positive results. Many therapists today specialize in issues such as depression, post-traumatic stress, grief counseling, and marriage counseling.

Perhaps your client is simply a procrastinator and you don't want to take on the full responsibility for coaching him or her through the execution phase, knowing it's going to take a lot of attention and contact. It would be great to have the names of some coaches who are skillful in helping their clients achieve both money and life goals.

Some red flags are listed in the accompanying sidebar.

## **Elements of Counseling Relevant to Life Planning**

Because life planners establish a bond of trust with their clients and emotions are likely to be occasionally present in their working relationship, there are some elements of wisdom from the counseling and therapy profession that may apply to this engagement as well.

**Working with resistance.** Resistance can show up in a variety of ways. The client changes the subject, becomes uncommunicative, displays agitation through body language, acts annoyed, begins to argue, or

otherwise acts defensive.

The financial life planner doesn't want to confront the client with these behaviors, but instead remembers that the work that is unfolding is truly client-centered. It is not the role of the planner to push the client through his or her resistance or defenses. Upon encountering signs of resistance, the wise action is to pause—to give the client some space to address the reaction that is being experienced in the moment. We might say something on the order of, "I notice that you seem more uncomfortable discussing this particular subject. Is there anything you want me to know about it before we go on to something else?" And then pause again.

This response invites the client to address whatever issue is coming up, even as it also respects the client's uneasiness and offers to take the conversation elsewhere. Because planners are not therapists, there is a real danger in attempting to break through a client's defenses. Resistance is often the first sign that defenses are going up, so the alert planner realizes that a sensitive area has been reached. By giving the client plenty of space and permission to either go forward or back, as needed, the planner sustains the trust of the client by conveying to him or her that there will be no forcing of issues.

Some planners seem to believe that part of their professional responsibility is to effect and manage behavioral change. We believe this kind of intervention creates unacceptable risks for both planner and client, as it can become quite manipulative on both parts. The danger here is that the planner becomes authoritative, judgmental, and perhaps even attempts to be controlling in a parental sort of way, as if they know better than the client what is good for them. That is not the life planning approach. Our approach is to so inspire the client with a plan for life that ignites their passions that they will be motivated to address any untoward behaviors as unacceptable obstacles to the goals, and will do whatever is necessary to eliminate them. Any behavioral changes need to originate with the client and be anchored in their aspirations for living a more meaningful life. They will naturally resist attempts by the planner to compel behavioral change.

So, upon encountering resistance, we open up a space by observing and inquiring first, to see if the client is willing to talk about the discomfort. If not, then we back up and let the client lead the discussion into more comfortable territory. This helps not only to maintain trust, but to build it. If the issue is of key importance, it will surely reappear at a future point and the client may then be more willing to address it, knowing that it is truly a matter of choice.

**Recognizing projections.** We've found that many planners are unaware of the powerful dynamic known as *projection*. Projection is something we all do in all of our relationships, so it certainly happens within the financial life planning engagement as well.

To put it simply, imagine that your inner psyche has three parts: a film of images, a projector with a lens to focus, and a light to send the images on the film through the lens onto a receptive surface. The images on the film come from a variety of sources. Some are ideal images (the ideal mother, the ideal father, the ideal planner). Some come from personal life experience (the real-life mother, the real-life teacher, the real-life corrupt professional). Some are composites of the unknown possibilities of yourself, which you have not recognized as part of who you are, whether they be positive or negative.

Other people become the "screen" onto which we project these internal images. Someone may remind us of our real-life mother—and so we imagine we know what to expect from that person. Or perhaps someone reminds us of the ideal father, the image we've carried around for a lifetime of the father who would provide for all of our needs. Right away hope springs up that this person will finally be the one to fulfill that role.

Whenever we meet someone new, we automatically—and unconsciously—run through our library of internal images to see if there's a match. We do the same with behaviors we observe in others. This is a kind of internal shorthand, to give us a sense of familiarity and confidence that we have a basic understanding of what to know about and expect from this person. It is a kind of profiling or stereotyping that we all do, usually without realizing it.

As a result, very frequently our observations, judgments, praise, and criticism of others have far more to do with our own internal images than with the objective reality of that other person.

Several years ago, Susan was attempting to teach this understanding to her oldest son, who had been roundly criticizing and belittling his younger brother. She suggested that every time he had some observation to make about his brother, that he "put an 'I' in front of it." For example, suppose he said, "Tim is a crybaby." Susan's suggestion: "Try putting an 'I' in front of that." Her son's response: "Okay—I am a crybaby." "Is that ever true for you?" Susan would ask. "Do you ever have moments where you are a crybaby, or just feel like being one, or are afraid of being one?" Her son's likely response: "Yeah, I guess so."

Then, moments later, even the five-year-old was able to grasp the concept. He said, "Oh! I see! You *are* what you say about others!"

Once we realize that our own judgments and assessments of others are invariably rooted in our own library of images and personal attributes, and that we always are engaged in some degree of projecting those images onto others, we are far more able not only to see others more clearly for who they are, but also to see what has gone unrecognized within our own awareness of self.

This relates to the practice of life planning in the following ways:

- Clients may relate to you as if you were either one of their own ideal images (a miracle worker) or one of their painful past relationships (the critical parent)—which can be confusing if you don't recognize that projection is taking place.
- You may find yourself reacting to a client in a way that seems too strong for the situation—in which case you need to see if you are projecting an ideal, a past relationship, or an unmet need onto the client.

In both cases, it is valuable to take a step back and see if there are any projections influencing the interactions on either side, and—if so—to make them explicit as a means of defusing them. For instance, you might say, "As we were talking, I realized how much you remind me of a college professor I once had who was a real mentor for me. I know you are a different person, but I'm delighted to be enjoying some of those same qualities again with you." Or, conversely, if a client seems to be relating to you as if you were untrustworthy, you might ask, "Is there anyone in your past who violated your trust whom I perhaps remind you of?"

Finally, the greatest risk to violating boundaries and limits, to pushing ethical standards, comes when we are captured by a projection and begin to view the client as either a source for fulfilling our own needs or as a potential source of pain. This is especially dangerous when both planner and client have mutually compatible projections (known in the psychology trade as transference and counter-transference). At those times, we are no longer centered on the client but rather lost in the maze of our own internal dilemmas. Just understanding that this is possible, and how it develops, can be useful in avoiding or terminating such situations.

**Body language.** We all learn how to read body language, facial expressions, and tone of voice in very early childhood. Learning to

accurately assess the reactions of others to us is a critical survival skill. For most of us, this assessment is automatic and rarely consciously considered. But there are now many books and workshops that teach how to consciously notice and evaluate body language, whether your own or someone else's.

Some planners have had sales training where they learned how to interpret the body postures, gestures, and actions that form a nonverbal language. Some have also learned to mimic or mirror those postures and gestures as a way to build rapport with the client, without his or her conscious awareness that you are doing so.

In our trainings, we don't particularly focus on body language, although we do take it into account as part of knowing the client and being aware of changing attitudes and emotions. For those planners who want to learn how to better "hear" this nonverbal language, we recommend finding a workshop or seminar that teaches this knowledge exclusively.

**Personality types.** There are a number of approaches to the planning relationship that use tools to identify, assess, and relate to clients according to personality type. While these are useful tools for some planners, we do not use this approach in our training for life planning, as we are far more interested in engaging with the client than in analyzing him or her. Our work is initiated from the heart rather than the head, as we seek to create a bond of trust and connection rather than a profile of strengths and weaknesses.

## **Working with Couples and Family Dynamics**

George Kinder has a real passion for working with couples, and knows that his work with a number of them has helped save marriages that were foundering on the rock of money disputes.

The key to working effectively with couples is to make clear to both participants at the outset that your first priority is to know each one of them much more fully as individuals. By framing the life planning engagement with a couple as one in which each partner's life goals will be equally important to the final plan, the planner sets in motion a process whereby each client expects to be seen first of all as an individual with their own personal dream of freedom.

It is equally important to reassure both partners, also at the outset, that you are also committed to helping them forge a common path, which will allow each of them not only to fulfill their personal aspirations but also

support and encourage those of their partner. Quite naturally, clients become concerned that if too much emphasis is given to individual goals or dreams, the marriage or relationship itself may be endangered. The planner wants to reassure clients from the beginning that the shared path is essential to the planning work ahead.

In many couple relationships, one partner tends to dominate, even if it's only the conversation. The life planner spells out the structure of how the work will proceed to make sure that the less dominant partner gets equal, uninterrupted time and attention. The way we do this is to tell the couple that we will work first with one until complete, and then with the other. We usually recommend beginning with the more passive partner, so they are not as likely to merely echo the dominant partner. We also ask each of them to remain quiet while the work with the other partner is taking place. "Quiet" means not interrupting with comments, questions, reactions, or stories—or with disruptive body language. Each individual should have a pad and pen so they can write down any thoughts, clarifications, or questions that come up as they are listening. This allows them to be sure that their concerns or comments won't be lost and that there will be a time to be heard. This greatly increases their ability to simply listen for a sustained period of time.

When working with a couple, the planner will take each partner through one of the EVOKE™ phases (that is, guiding the passive partner through the Exploration phase, while the spouse listens—and then doing the same with the other partner).<sup>2</sup> In the Vision phase, it is particularly important to go through the Three Questions (see "Three Questions to Ask Your Clients" sidebar) and the grids (see Table 1: "Heart's Core Grid" and Table 2: "Goals for Your Life") thoroughly with each one, identifying the "torch," if at all possible, in one continuous dialogue. It's not at all uncommon for the other partner to be quite moved or touched—and often quite surprised—by what they learn about the heart's core aspirations of their spouse.

**Table 1: Heart's Core Grid**

	Heart's Core	Ought To	Fun To
H A V E			
D O			
B E			

**Directions:** This exercise is a kind of tic-tac-toe game that separates desires from obligations and demands. Fill in the cells that apply to you. In the "Heart's Core" column, put all the things that, from the level of your heart or soul, you simply must do lest your life lack or lose meaning. "Have" refers to possessions, "Do" covers accomplishments and activities, and "Be" covers states of existence or being. The same distinctions apply to the "Ought To" column, which covers areas where you feel an obligation to have, do, or be. In the "Fun To" column, put the fluff and extras, like a month's vacation in Tahiti, or daring to be a little outrageous as you get older.

**Table 2: Goals for Your Life**

	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years	20 Years	Lifetime
Work								
Family								
Relationship								
Spirit								
Community								
Creativity								

**Instruction:**

- (1) Put in your own categories in any of the blank rows. Feel free to delete or modify any of the first six categories.
- (2) You do not need to fill in all the cells in the table. It is best to fill in at least eight cells.
- (3) Each cell represents a goal that you wish to complete by the end of the timeline specified at the top of the column.
- (4) As you scan the blank table, move toward whatever cell "calls out" to you, and fill in a goal for that box. Put the number 1 in the corner of that box, to denote it as your first priority. Then move towards another cell that calls out to you, and fill it in with a goal, putting the number 2 in its corner. Continue in this fashion until you have completed eight or more cells.
- (5) Remember: this exercise is a more intuitive than rational process. Whatever goals call out to you are "the right goals." Do not try to make the collection of goals fit into a coherent pattern.

If needed, the planner continues to provide reassurance that the EVOKE™

planning process will include how the two dreams can unfold in tandem, defusing any concerns about a parting of the ways. Particular conflicts or issues will be addressed in the Obstacles phase. Most often it is the couple themselves who identify how to bring their dreams together into a mutual journey of fulfillment. Until they accomplish that, however, it is the planner who remains confident that the shared vision will, in fact, develop.

Where couples have been squabbling about money issues, George instructs them to save all their arguments for him. They are advised to refrain from discussing any disputed topics at all in between meetings, saving all their ammunition to deliver to George. Then, in the meeting, he draws the fire as a way of breaking up the mostly circular arguments between the partners. Again, the meeting is structured so that one partner listens quietly until the other is finished, perhaps making notes while listening. This avoids the couple talking over each other or going back and forth in exchanges that exclude the planner altogether.

Once the process moves to the Vision stage, the whole tenor of the meetings will likely change, as excitement and inspiration about new future goals and possibilities replace frustration and irritation over old issues. Conflicts tend to be resolved in favor of transferring that energy and attention to the projected goals and dreams. In fact, the arguments may have been far more rooted in underlying unhappiness and dissatisfaction about where the marriage and the life agenda were going than in the particular issues that are being argued.

Susan has done a lot of couples counseling over the years and discovered early on that—almost invariably—both partners would have the same complaint but would not recognize that until she pointed it out to them. For example, a husband might feel that his needs are being ignored, after working a 60- to 70-hour week, because when he gets home all he hears about is what went wrong during the day and what needs to be done that is not getting done. He feels isolated, alone, disconnected, unhappy. He misses having a close, intimate partner. At the same time, the wife may feel exhausted with juggling work, children, and household, experiencing her life as little more than a "to do" list with almost no help, appreciation, or support from her husband. She feels isolated, alone, disconnected and unhappy, and misses having a close, intimate partner. Clearly, the marriage relationship has become fragile and vulnerable to collapse, because none of us wants to live that way for long. The solution is pretty clear, once they each see the situation through the eyes of their partner—they must rebuild their intimate relationship as life partners or the marriage

will fail. What has been lacking is effective communication because—once that takes place—genuine understanding and caring usually follow.

The life planner is there to facilitate that effective communication between couples—not to solve their problems, but to guide them in how to better hear and understand each other within the context of co-creating their next phase of life together and individually.

Occasionally other family members become involved. This may happen more frequently when there are intergenerational issues that need resolution, such as the transfer of wealth or disposition of the family home, to mention just a couple of examples. We strongly recommend that any time a meeting will include other family members as well as the primary clients, more than one planner be present and involved. Family dynamics are just too powerful and too fast for one person to track or manage. In recognition of this fact, most family therapy is facilitated by at least two therapists working together.

Again, it is important to hold a safe space for each individual, which allows them to be heard without interruption and to have the time and attention they need to address their individual issues within the larger planning process. The planner becomes the one who can guide the family members to a place of better understanding, hopefully even agreement, by structuring and managing the engagement effectively and in a way that minimizes the opportunity for interactive conflicts during the meeting.

Finally, it is good to remember that we all respond well to being heard, being understood, being appreciated, and being supported in what touches our hearts in the most poignant way. These are the gifts of life planning; gifts that planners can deliver to clients, modeling for them how they might then extend these same gifts to their life partners or family members.

## Endnotes

1. *Lighting the Torch: The Kinder Method™ of Life Planning*, George Kinder and Susan Galvan, Denver, CO: FPA Press, 2006.
2. EVOKE stands for Exploration, Vision, Obstacles, Knowledge, and Execution. For more on EVOKE, in addition to its presentation in *Lighting the Torch*, read "Life Planning and the Coming Revolution in Client Relationships," *Journal of Financial Planning*, [April 2005](#).

## Sidebars

### Red Flags that Indicate Your Client Isn't a Fit for Life

## Planning

1. History of anger with planners
2. History of legal claims or lawsuits
3. Evidence of poor limits and boundaries
4. Overconsumption
5. Dependencies
6. Imperious attitude
7. Suspiciousness
8. Concealing appointment from spouse
9. Self-report of unmanageable debt

### Three Questions to Ask Your Clients

1. I want you to imagine that you are financially secure, that you have enough money to take care of your needs, now and in the future. How would you live your life? What would you do with the money? Would you change anything? Let yourself go. Don't hold back your dreams. Describe a life that is complete, that is richly yours.
2. This time you visit your doctor who tells you that you have five to ten years left to live. The good part is that you won't ever feel sick. The bad news is that you will have no notice of the moment of your death. What will you do in the time you have remaining to live? Will you change your life? How will you do it?
3. This time your doctor shocks you with the news that you have only one day left to live. Notice what feelings arise as you confront your very real mortality. Ask yourself: What dreams will be left unfulfilled? What do I wish I had finished or had been? What do I wish I had done? What did I miss?