



SHAPING  
WEALTH

# Helping Clients Feel Heard, Grounded, and Supported

A question-led approach for times of financial uncertainty.

**Meghaan Lurtz**

Ph.D., FBS™

[shapingwealth.com](https://shapingwealth.com)

# AGENDA

- 1 Why questions?
- 2 30-minute outline
- 3 Permission
- 4 Grounding
- 5 Meaning
- 6 Forward motion
- 7 Conclusion



# Why Questions First...

Clients need grounding first, not solutions



# What Happens When You Call 911?

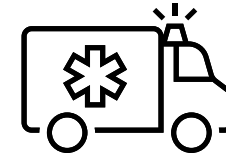


**ADVISOR**

In times of stress, the instinct is to offer guidance and clarity.

But even the best advice can struggle to land when emotions are high.

Advice too soon can feel dismissive.



**DISPATCHER**

Dispatchers don't jump to instructions; go hide under your bed.

They ask: are you safe, where are you, where can you go?

Questions reduce panic and restore agency.





# Why Questions Work

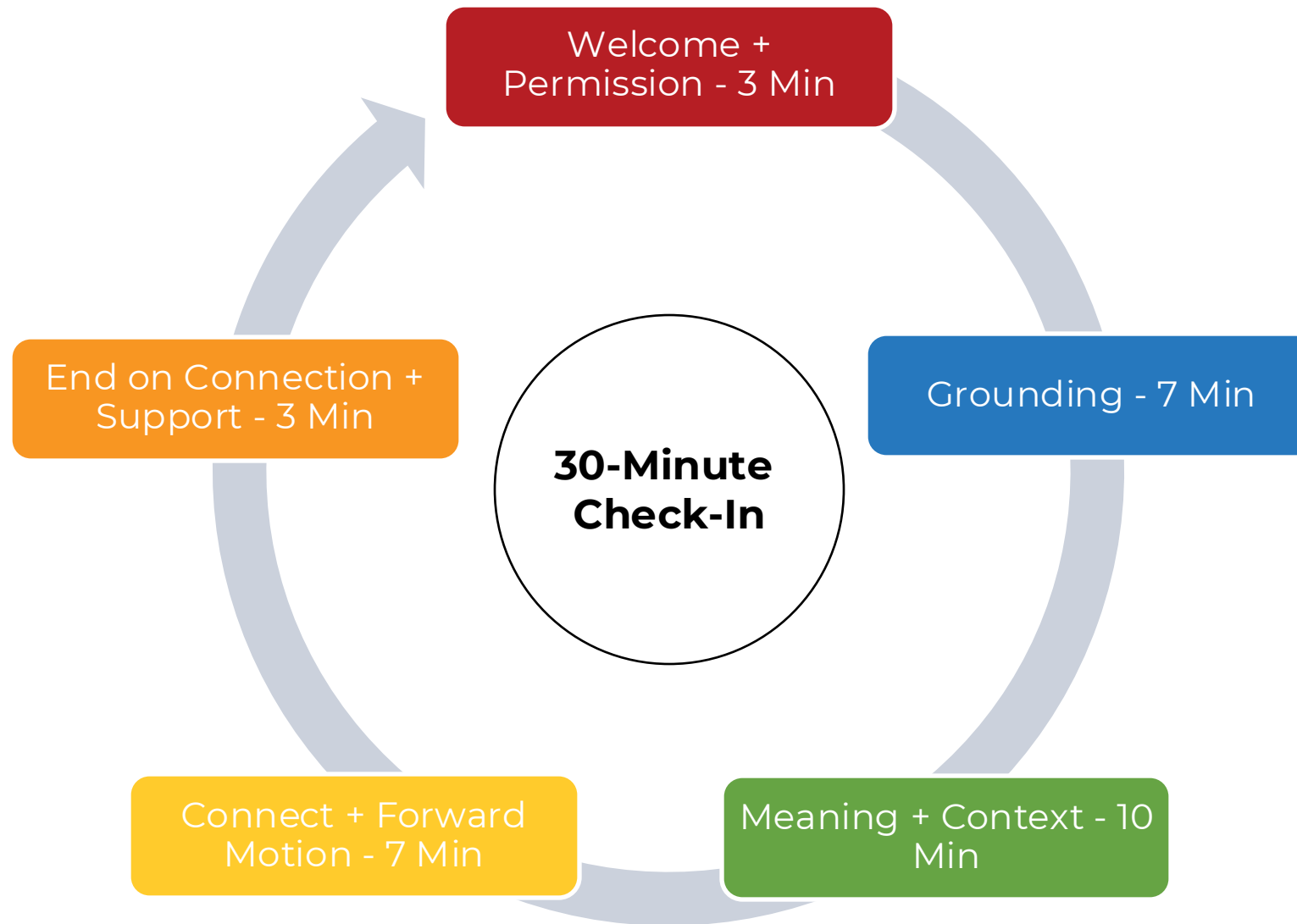


Clients feel seen and understood.

Reduces emotional overwhelm.

Make space for advice to be received, not resisted.





## **Goal: Shift the power dynamic and honor autonomy**

- "A lot is happening right now. Is it okay if I ask you a few questions to understand how you're doing?"

*We are taking the temperature and starting the conversation by preparing the client for questions, not advice.*





## Welcome + Permission – 3 Minutes

- Is it okay if I ask you a few questions to understand how you're feeling before we talk about the numbers?
- Before we dive into any decisions, would it be okay if I asked a few questions to better understand where you are coming from?
- I want to make sure we're talking about what really matters to you today. Would it be alright if I started with a question or two?



## **Goal: Help clients name what is happening internally**

- Ask 1-2 grounding questions and follow-up
- Pause, reflect back what they have shared.

## **Avoid: Toxic positivity**

- Instead of: "It will be okay"
- Try: "This is really hard."
  
- Instead of: "You've seen this before."
- Try: "This feels different this time. Call me anytime to talk."





## Grounding Emotion – 7 Minutes

- What has your attention right now – financially or otherwise?
- How are you feeling about the headlines you've been seeing?
- What's been the hardest part of this for you - the headlines, the numbers or the uncertainty?
- When you think about your finances today, what emotions come up first?
- Is there a story or thought that keeps repeating in your mind lately?
- If you had to put one word to how you're feeling today, what would it be?



# FOLLOW UP VS. REFLECTION MORE VS. MIRROR

- **Follow up - more**
- Say more, tell me more, that's interesting  
can you share more, I'm curious, explain  
that in greater detail
- **Reflection - mirror**
- What I have heard you say, It seems to me,  
If I could repeat back what I have heard, Let  
me repeat back what I have heard and let  
me know if I made a mistake



# WHAT IS TOXIC POSITIVITY?

- Pressure to look on the bright side.
- Stigmatizes "negative" emotions.
  
- Minimize experience
- Overly cheerful
- Shift to gratitude
- Highlight strength, discourage vulnerability
- Dismiss or deny feelings



## **Goal: Anchor this moment in past moments, experiences, values, and perspective.**

- Turn panic into a plan.
- Ask: What do we need to discuss today to help you feel you've made a solid decision?

*Contextualize – what to do, for how long, how does that help?*





## Meaning + Context – 10 Minutes

- Have you been through something like this before?/Does this drop feel like one from before? What helped you then?
- What are you trying to protect most right now?
- Let's project this moment out five years, what would your future self want you to remember in a moment like this?
- What needs to happen to feel like you are making a good decision, even if we can't control the outcomes?
- How does today's fear connect - or not connect - with your long-term goals?
- If you could name the one thing you don't want to lose sight of, what would it be?
- What part of your plan feels the hardest for you to trust right now?



# SOMETIMES WE MUST DO

- Doing helps stress to dissipate.
- How much: What amount would help you to feel safe?
- How long: For how long do you think you will want this extra security?
- How to put it back: When and how are you thinking about putting it back after that time?
- How does it help: What is important about that plan, how will it help you during this time?



## **Goal: Restore agency, choice, and trust**

- Reflect back emotions/values that have been shared.
- Help connect those emotions to what they want to do (or not).

*Beginning to focus on action.*





## Reconnect + Forward Motion – 7 Minutes

- What do you need from me right now – information, reassurance, or just someone to listen?
- Is there something specific you're thinking of doing that we should talk through?
- What needs to change for you to feel more secure?
- What would help you feel more grounded between now and our next conversation?
- Are there decisions we've made together that you'd like to revisit or better understand?
- Would it be helpful if I shared some data and information on your portfolio and market trends?



## **Goal: Close out the meeting, get their feedback, remind them of your support.**

- Thanks for walking through this with me. You don't have to carry this alone.
- Share with me what was helpful about today.

*End the meeting on a point of connection.*





## Connection + Support – 3 Minutes

- Thank you for taking this time today. These market moments are difficult. I'm glad you came in.
- I'm really glad you decided to call/come in. It is important that we get to talk through moments like this with each other.
- Share with me what was helpful about today.
- We ask you might imagine, are talking to a lot of clients, I'm curious...what are you taking away from our talk today?



# WHEN DO I GIVE ADVICE?

- Offer context and guidance when clients ask for it.
- Example: “What do you think I should do?” or “What are others doing?”
- Advice is most effective after clients feel heard.
- Questions are NOT a detour – they’re the doorway to accepted advice.





# Take Care Of Yourself, Too



## **Sturdy leadership**

Requires that you rest and remain calm.



## **Create space**

Take more time between meetings.



## **Go outside; Turn off the news at home**

You are not immune to what is happening.



## **Share the stress**

Host meetings together to share emotional load.



# CONCLUSION

- Connect before dispensing advice
- Questions are gateways to agency and acceptance
- Understanding is not agreement
- Presence and partnership are powerful
- Practice
- Take a walk outside





SHAPING  
WEALTH

**Thank you!**

**Meghaan Lurtz**

Ph.D., FBS™

[shapingwealth.com](https://shapingwealth.com)