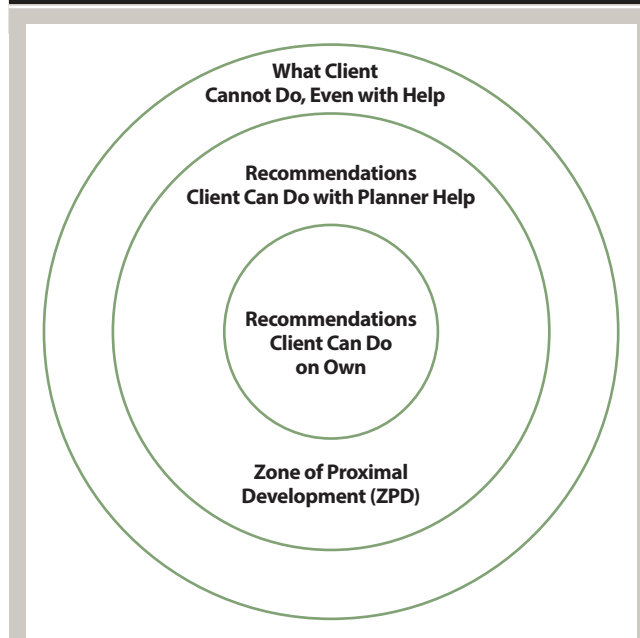


Figure 1: Vygotsky's (1978) Zone of Proximal Development (ZPD) in a Financial Planning Context



Note: Adapted from Shabani, Khatib, and Ebadi (2010) under a Creative Commons Attribution License (CC BY 4.0). Changes include wording and creating a new diagram based on concepts.