Figure 2: Valsiner's (1997) Zone Theory Concept in a Financial Planning Context **Zone of Proximal Development (ZPD)** Potential for Learning Potential for Implementing Planning Recommendation with Planner Help Zone of Promoted Action (ZPA) Zone of Free Movement (ZFM) Actions That Are Promoted by Others Actions That an Individual Is Allowed to Perform Recommendations Within Legal, Regulatory, The Recommendation Made by the Planner and Personal Constraints Learning = Planning Recommendation Implementation Subject to Knowledge and Willingness

Note: Adapted from Bennison and Goos (2013). © 2013 by Crown AARE. Changes include adding a financial planning context to zones and learning.