

Table 2: Role of the Financial Planner / Therapist in Each Zone of the IPM

Zone	Planner Role	Therapist Role
Knows, Doing / Willing to Do (Zone of Sustained Support, ZSS)	Encourage/reinforce actions	
	Regular check-ins and accountability checks	
Doesn't Know, Willing to Do (Zone of Guided Achievement, ZGA)	Education/Encouragement for specific recommendations	
	Increase awareness of benefits of recommendations	
Knows, Unwilling to Do (Zone of Dormant Potential, ZDP)	Ensure client's understanding of specific recommendations and involved instruments is correct	Unearth the "why": biases, anxieties, and/or trauma
	Encouragement and reinforcement if client can tolerate distress associated with recommendations	
	Increase self-awareness if client cannot tolerate distress associated with recommendations	
Doesn't Know, Unwilling to Do (Zone of Unlearned Potential, ZUP)	Initially, education for specific recommendation	Unearth the "why": biases, anxieties, and/or trauma
	Encouragement and reinforcement if client can tolerate distress associated with recommendations	
	Increase self-awareness if client cannot tolerate distress associated with recommendations	