

**Table 2: Potential Research Questions for Academic Exploration**

Theme	Sub Theme	Research Question
Client Psychology	Behavioral Change (n = 15)	• What techniques are most effective to help clients overcome procrastination?
		• Does using client values as a primary motivator increase adherence to a financial plan? If so, how can advisers help clients uncover their values and connect them to the plan?
		• What best practices can be used to help clients who are anxious about money?
		• How can financial advisers help their clients be happier in retirement?
	Understanding client (n = 17)	• What are the best ways to discover core client motivators?
		• Why do people hire financial advisers but ignore their advice?
• Why do people regularly spend more than they make?		
• How do people relate to their money? How can they improve their relationship with money?		
Biases (n = 8)	• What are the emotional aspects of financial planning and how can advisers address them?	
	• What are the realities and limits for money and happiness?	
Navigating Crises	Estate Planning and End of Life (n = 12)	• What do somatic wisdom and brain science have to say about happiness and well-being?
		• Do couples with more enmeshed or more autonomous styles of managing their finances experience greater long-term financial wellness?
		• How can advisers understand, address, and overcome biases identified in their clients (as well as themselves)?
		• How can financial advisers incorporate grief counseling into their practice to support clients dealing with loss?
	Ethical Considerations of Crises (n = 11)	• How do we help clients prepare for and manage cognitive decline in old age for themselves and their loved ones?
		• What strategies can be implemented to facilitate open and effective intergenerational communication about financial matters within families, prior to the necessity of appointing a power of attorney, guardian, trustee, or executor?
		• What role do financial advisers play in facilitating discussions about inheritance between clients and their heirs? Are there educational strategies that are needed to enhance financial literacy in heirs? Or are there ways of facilitating open communication in the family regarding the successful transfer and management of wealth across generations?
	Helping Clients Through Crises (n = 7)	• What is the role of financial planners in supporting their clients with mental health challenges? Where is the boundary for when it is outside the scope of competence for a planner and referrals should be made?
		• What are best practices around referrals to mental health professionals and the success of rate of referrals?
		• What are the impacts of unilateral financial decision-making by one spouse on marital stability and financial well-being, and what strategies can be implemented to promote joint decision-making in marital finances?
Signs of Financial Abuse (n = 3)	• Are there potentially legal or ethical pitfalls to making recommendations during crises?	
	• How do crises affect an individual's financial behaviors and risk tolerance?	
Communication	Communication Skills (n = 8)	• What are the primary financial challenges individuals face during and after divorce (and potential demographic differences)?
		• How can advisers effectively balance the emotional support and practical financial guidance needed during crises?
		• How do ingrained habits and societal norms influence individuals' reluctance to adjust spending patterns during times of financial instability and crises?
	Conflict Resolution Skills (n = 10)	• What role should planners play in helping with the transfer of wealth through generations? Does this role shift if parents are supporting their children financially while still living (e.g., in failure-to-launch situations) or in preparing the adult children to receive the windfall later in life (e.g., through the estate)?
		• What preventative measures can financial planners implement to protect senior clients from financial exploitation?
	Financial Education (n = 8)	• What are the key indicators of financial abuse in a marital relationship, and how can individuals be trained to recognize these signs effectively?
• What training, education, and communication techniques are effective in increasing active listening skills?		
• What questions and communication styles help uncover unconscious conflicts and needs?		
Financial Education (n = 8)	• How do financial advisers identify which communication style is most appropriate for different individuals?	
	• What leads to a client suddenly wanting to leave or cut off communication?	
	• How do financial advisers identify building conflict beneath the surface?	
Financial Education (n = 8)	• What techniques and strategies are effective in mediating familial conflict, especially during a crisis?	
	• How do planners effectively manage conflict as a part of change and growth?	
	• How can financial advisers translate complex technical information into understandable information and persuasive materials and conversations?	
Financial Education (n = 8)	• What techniques from other disciplines are effective when translated to financial planning?	
	• When is financial education most effective?	
	• How do financial advisers balance a need for accuracy and complete information with education that fails to properly inform clients?	