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To Best Connect with Clients, Connect with Yourself

You can't truly understand other people if you don't understand your inner self

By Julie Fortin, CFP®, FBS, CeFT, and Mary Martin, Ph.D.



Julie Fortin, CFP®, FBS, CeFT, is a partner at Northstar Financial Planning where she specializes in financial life planning and financial psychology. She holds a master's in finance from Suffolk University's Sawyer School of Business and a graduate certificate in

financial psychology and behavioral finance from Creighton University. Julie serves on the board of the Financial Therapy Association and is the 2021 recipient of the Montgomery–Warschauer Award for outstanding contribution to the betterment of the financial planning profession by the Financial Planning Association for her research paper on relational neuroscience (IPNB).



Mary Martin, Ph.D., is a Brown University-certified teacher of mindfulness-based stress reduction, a certified Mindful Schools instructor, and a certified trauma-sensitive mindfulness practitioner. She has a doctorate from New York University's School of Culture,

Education, and Human Development. She started teaching mindfulness practices to financial advisers in 2015 and launched her course, Mindfulness for Financial Advisors: Practicing a New Way of Being (7.5 CFP® CEs), in 2019. Her book by the same name was published in 2022.

HUMANS ARE SOCIAL ANIMALS who live in groups, communicate and cooperate toward shared goals, and have nervous systems evolved to help and heal one another. But that helping and healing is most skillful when we know how to work with our nervous systems. The practice of mindfulness gives us a window into our capacity to relate with others, and it allows us to provide others with the kind of restorative connection they need to feel safe, brave, and open.

“We create who we are each day, either accidentally or on purpose. Mindfulness practice helps us live on purpose.”

This type of relation with our clients was outlined in a paper published by *JFP* (see “Integrating Interpersonal Neurobiology into Financial Planning: Practical Applications to Facilitate Well-Being” in the May 2020 issue) that discusses this relational connection in the language of interpersonal neurobiology. Part of our conclusion was, “Regularly practicing mindfulness will allow a planner to think more clearly, be more present for the client, and therefore be more effective in his or her role. . . . [T]his allows for better interpersonal skills by promoting insight, connection, and more skillful

empathic interactions between financial planner and client.” Here, we’ll go deeper into how it works and what practice involves.

Balancing Your Body Budget

Neuroscientist Lisa Feldman Barrett explains the mechanics of what’s occurring within us and between us by talking about how the brain isn’t for thinking but for “body budgeting.” Its principal function is to keep you alive by saving and spending resources such as water, salt, glucose, and hormones—the stuff of metabolic activity. When your budget is balanced, you can be a resource for others. Their nervous systems can sense that, and they will come to you for a withdrawal (i.e., psychological comfort or nervous system regulation). In this way, a well-resourced body budget is an invitation; it’s saying, “Let me lighten your load. Say whatever you need to say. You are safe with me.” Meanwhile, when you’re under-resourced, you end up with what you call “stress,” and it’s challenging to listen, be creative, do long-term planning, and communicate effectively. Bravery is not on the table.

The most powerful thing you can do for yourself and your clients, then, is use a feedback loop for assessing what’s happening with your body budget, and then initiating practices you’ve learned will restore you to that safe and courageous space known as a regulated nervous system. Mindfulness is a practice that trains you to both notice what’s happening in your mind and body, and then do something that you’ve learned will shift you toward—or further boost—your well-being.

Moving Toward Your Discomfort

Awareness training shows you what it’s like to inhabit your body, observe how your brain works, identify your maladaptive patterns, and realize you tell yourself stories you believe, which you don’t

need to tell or believe. It also allows you to come face-to-face with what you think your values are and how well they map onto your daily habits.

Perhaps most important, mindfulness asks you to meet the full spectrum of your experiences by moving toward what makes you uncomfortable. Rather than pushing away unpleasant moments, you get to know them; you befriend them with an attitude of curious friendliness. The benefits of learning to be with and work with everything that arises include resilience, which springs from facing adversity and overcoming it, and being OK with uncertainty. With time, you learn how to be uncertain, but not unsettled or upset.

When you stop avoiding your discomfort and suffering, something happens that’s crucial to your work: you begin to understand the nature of suffering, and you’re able to see it in others. This is not to say you should suffer with them, however. As one of Mary’s mentors at Brown said when she observed Mary suffering with participants in her mindfulness-based stress reduction (MBSR) classes who were terminally ill or suffered with chronic pain or debilitating anxiety, “you’re not helping them when you do that.” The alternative to feeling the suffering of others is being in a state of care and compassion for them. Fortunately, mindfulness helps with that, too.

Practice Makes Progress

We create who we are each day, either accidentally or on purpose. Mindfulness practice helps us live on purpose. What does this look like? The creator of MBSR, Jon Kabat-Zinn, is fond of suggesting we take a “time in” rather than a “time out.” Mary’s CFP® practitioner–drummer husband prefers the term “sound check.” The sound check is a quick assessment of the level of sound and noise in your system. It’s a combination of scanning your body

and mind for what's present and assessing your capacity for presence.

If you've read *Noise*, by Daniel Kahneman, Cass Sunstein, and Olivier Sibony, you know that noise is just as responsible as bias in the inferiority of human judgment. Noise is something that can affect your thinking and relating and goes undetected. It puts you at a disadvantage because your ability to be fully present and listen deeply is impaired. Absent a habit that trains your brain to notice noise, your brain has no reason to notice it.

Pain, hunger, exhaustion, being over-caffeinated, feeling under the weather, and being newly in love all have sensations and thoughts that can result in impaired judgment. There are also qualities of mind, such as certainty and even focus, that can get in the way. For example, are you so focused on your agenda that you're not open to a meeting unfolding organically, or you don't notice the anxiety of the person sitting across from you? Have you predetermined how your meeting will go because you're sure you know what your client is going to say and what you will say in response? Hold your agenda lightly; clinging to it closes your mind and body.

The Feedback Loop

You can do a simple sound check, right now, in two minutes:

- Close your eyes or keep them open, downcast, softly gazing at a stationary spot. Settle your mind and body for a moment and find some stillness.
- Scan your body and mind with your awareness—not thinking about anything—just scanning, from head to toe, for all sensations present. Notice air and clothing on your skin, temperature, the depth of your breath, contact points, pressure, gravity, circulation, tension, tingling, and heart rate. Notice the thoughts you're having, as well. Don't try to change anything.

- Reflect on what you observed. Did anything surprise you? If you had to make an important decision right now, would that be wise? Did you notice any noise that could affect your decision-making process?

Maybe your sound check revealed a bunch of sound (i.e., sensations, thoughts, and sounds, and none of them unpleasant or taking up a chunk of your body budget), but no noise. That's still helpful because the better you know what it's like being you when nothing extraordinary is happening, the greater the odds you'll notice when something is even a little bit off.

When you find something's off, you can fine tune, which involves enlisting evidence-based practices to get you back to openness, groundedness, and clarity. For example:

Stabilizing breaths. Jittery? That breath with the long exhales? Do it whenever you sense anxiety in your system. It slows your heart rate, lowers blood pressure, releases muscle tension, and gives your body cues of safety. Dopamine is released, which enhances mood, has a calming effect, and even acts as a pain reliever. If working with the breath doesn't make you more anxious, this should be part of your fine tuning.

Self-compassion. Are you a perfectionist? Have you recently said or done something you wish you could take back? Were you ridiculing yourself during your sound check? Then this is the practice for you. Most people find it difficult initially, but the benefits are exquisite, so keep at it. Give yourself a break, do something soothing, and maybe even give yourself a hug. Remind yourself that you're whole and doing your best. Forgive yourself.

Gratitude. If you've gotten to the point where you do a sound check and find your nervous system could use some support, that's something to be thankful for. If a complaint or judgment about a client came to mind, you can turn that into something

to be grateful for. That client is an excellent teacher. Figure out what you've learned. Maybe it's patience. Or boundaries. Perhaps you're realizing someone doesn't want your advice.

Meeting pain. If the noise in your system is pain, focus your attention on it for a moment, and then broaden your awareness further (and further) out to demonstrate to yourself that whatever physical pain you're feeling isn't your entire experience. If there are thoughts traveling with your pain that aren't serving you, don't hang on to them. Pain is inevitable; suffering is optional.

Do something with your body. Having a crisis of confidence or feeling unsteady or unclear? Plant your feet firmly, straighten your spine but keep it supple, and take a few deep belly breaths through your nose, pausing briefly between the inhale and exhale and making sure your exhales are twice as long as your inhales. This mountain pose provides (literal) grounding and stability. Feeling like you're checking out? Get outside and walk briskly. Or move in place for a moment.

Loving-kindness. Having an uncharitable thought about someone? Immediately replace it with one that wishes them well—something like “May you be happy, healthy, and at ease.” Having unkind thoughts about others doesn't feel good, and there's no better way to demonstrate that to yourself than by following those thoughts with kind ones. You'll feel the difference in your heart and mind.

Mindfulness is a practice that connects you fully to your humanity and allows others to benefit from that connection. It cultivates the kind of consistent clarity, stability, equanimity, and emotional flexibility that prepares you for anything and builds resources both for you and your clients. It takes work, but the benefits span your relationships at work and home, as well as your relationship with yourself. Connect with yourself to better connect with your clients. ■



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