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I'm a big fan of good financial planners and routinely recommend that my clients seek out your services. As an executive coach and a motivational speaker on the psychology of money, I know that good financial planners are worth their weight in gold. Money is a metaphor for life and when people feel comfortable and confident about the way they manage their money, they feel more comfortable and confident with themselves. Financial planners are in an excellent position to facilitate this and when they do, my clients are very happy and the companies that are paying for my services are happy too. A fiscally sound executive is a better executive.

However, getting my clients to make that call takes time and is a really tough sell. They don't have the time and that translates to "I would rather sit through another meeting and work until midnight than go talk to a stranger about my finances." Although most are making very good salaries, they share the same issues as others who are less financially endowed.

What are those issues? Fear, for one. Money is a tough topic to talk about. It represents control, power, security, acceptance, love, success, status, freedom and many other emotional hot buttons. Typically people aren't even aware of theses connections and subconsciously will do anything to avoid the possibility of opening up Pandora's box. Just sharing basic financial information with a planner can feel like giving up control and power. It requires really trusting someone that he or she often knows only by referral. Sharing hopes and dreams for the future (made more complex if a partner and children or other family are in the picture) is nothing to be taken lightly either. It means thinking about one's mortality or sometimes worse, one's longevity which includes the fear of failing health and running out of money. Clients needs to believe that their thoughts will be listened to and respected, especially when they are not necessarily feeling comfortable with them themselves. That requires trust and rapport.

So, what happens when I refer someone to a financial planner and they finally make that call? Sometimes it's a great connection. Other times they report a disappointing and frustrating experience. For example, a very successful, Type A senior executive who takes on most challenges without blinking an eye recently made the call after having it as a goal for three months. She had random investments and neither she nor her husband had any idea where they stood in retirement preparation. She hated dealing with money and dreaded facing their new reality since the financial crisis. When we talked next, she reported that the financial planner she'd called was welcoming on the phone. She had set up an appointment for herself and her husband and the planner had sent her questionnaires to assess their money personalities as well as a thick packet to fill out with all their financial information so he could be prepared to hit the ground running when they met.

The outcome? She was insulted by the personality quiz which seemed too narrow and limited and her husband refused to fill it out. Both were very busy people and they were overwhelmed by the amount of time and work it would take to fill out those forms and they argued about who should do it. It didn't get done and they never did make it to an appointment.

What happened? I'm going to give the financial planner the benefit of the doubt and assume he was trying to be responsive to her very direct, take-charge, waste-no-time persona on that initial call. If that was true, he may have thought sending everything ahead would be an efficient way to get started so he could hit the ground running when they met. If so, he assumed wrong. She hated money and had lots of issues related to it. Making that call was the hardest goal for her to accomplish and he didn't have a clue. He had not developed any rapport or trust and hadn't even met her husband. He knew nothing about her values, fears and hopes before getting right to the facts.

Another person whom I coached avoided going to the financial planner because he admitted that he felt it was best for his wife not to know how much they were worth. He feared it would release her selfless tendencies and she would give more to their children than he felt was appropriate and would become even more generous with her donations. We worked through this situation to the point where he finally made the appointment with the financial planner. Knowing his style, I can guess that at their meeting, he dominated the conversation while his wife, true to her personality, said little. In a subsequent interview with his wife I learned that she considered her husband controlling and stingy, plus they had very different views about giving back to society. She also confided that she felt invisible in the meeting with the financial planner and his occasional gratuitous questions felt more like an obligation to include her than an interest in her thoughts. Consequently, her needs were not addressed and in the end, she quietly sabotaged going forward with this planner and his plan.

So what can you do to successfully engage and retain these potential clients once they finally get to your door?

- Understand your own habits and attitudes about money and how they influence your relationships with clients. If *you* are very focused on reaching financial goals, do you have the patience to go slow and really listen to your clients? If you are definitely not a risk taker, love numbers and research every decision to death, do you overwhelm your clients by providing too much information instead of giving measured amounts in response to their needs?

- Know your own values about money and how they can affect your communication with clients. I, personally, was literally dismissed and laughed at when a financial planner didn't respect my preference to not invest in a company that blatantly conflicted with my values. Conversely, another financial planner turned off a potential client by strongly suggesting philanthropic goals when considering a long-term plan. Neither planner had been interested enough to understand our priorities and respect them.

- Use the questionnaires that are available to learn more about your clients. However, don't rely on them to reveal the underlying issues unless you have the skills to go deeper than the quick assumptions that can be made by looking at check marks. And remember that many people equate questionnaires with tests and do not like taking them. Many financial planners use Money Habitudes®cards as a tool to quickly engage individuals and couples in insightful conversations without having to ask probing questions. The playing card format is appealing and non-threatening and allows the financial planner to easily see where couples may agree and be in conflict about their financial priorities. (And when they take them home, clients report having the best conversations about money they have ever had.)

- Consider what resources are in your community that could make life easier for your clients. That could be a dog-walking service, dry cleaners that deliver and personal trainers for starters. When you listen to your clients and hear red flags for stress, being prepared with resources that could help shows that you care (and having a discount agreement is even better).

- Always include a list of local and national support services and hotlines in your packet of information. Financial concerns don't happen in isolation and may be indicators of bigger issues. (This is not to imply you should be counseling or providing therapy, but that you can listen, set limits and recommend they talk to someone who has the expertise and resources to help them.) You won't necessarily know if gambling, alcohol, controlling behavior or other emotional issues are at play, but by providing a resource list with phone numbers and email addresses, it may help some clients and it gives the message that you care about more than their money.

The new focus on really understanding clients as people, not simply crafting financial plans, means really being present, giving clients the opportunity to talk and process in a way that meets their needs. And, of course, it means listening so you can build the trust and rapport that attracts and retains clients for the long-term.

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