

## August 2021 Study Questions

### *Journal of Financial Planning*

1. **COVER STORY:** Amy Florian notes that even positive life events can trigger grief-like feelings for clients who are transitioning into a new life role. Have you ever had to guide a client through these kinds of emotional obstacles? How did you help meet their needs?
2. **SPECIAL REPORT:** Nell Gullett, Mahmoud Haddad, and Laura Hatch argue that some clients with student debt may be better served by pausing repayments during the debt relief period created by the CARES Act. Have you advised any of your clients to stop making payments during this period? What factors made that decision appropriate for their situation?
3. **RESEARCH:** Blain Pearson found that consumers who use personal financial planning websites and apps have better financial outcomes than those who don't. Are you asking clients about their use of these tools? If so, are you taking any steps to help them further develop personal financial salience?
4. **RESEARCH:** David Blanchett found that overreliance on common end-date assumptions suggests retirement plans may not be appropriately personalized for individual clients. How have you estimated retirement end dates for your clients?

### *Next Generation Planner*

1. **FEATURED ARTICLE:** Are you engaging in any pro bono work or community outreach? If so, how has this experience helped you address nonfinancial aspects of your practice, like building personal connections or developing empathy?
2. **MY CAREER PATH:** Katrina Soelter believes that conversation is an important tool in building trust with clients. What steps are you taking to build trust with your clients? What obstacles exist that slow down the trust-building process?
3. **YAFPNW:** Matt Granski describes listening and serving others as important factors in leadership. How do you define leadership, and how are you demonstrating it in your practice?