

**Table 1: Client Experience with and Without Scaffolding**

Stage	With Scaffolding	Without Scaffolding
Goal Setting	Sam and the financial planner collaborate on Sam's goals, with financial planner taking Sam's money scripts and beliefs into account, moving toward a shared understanding of what Sam would like to accomplish at this stage of life.	Financial planner presents standard goals based on stage of life based on prior experiences and asks Sam which ones are most important to him. Note: the goals may align with Sam, but the dynamic is that Sam is a passive recipient of information.
Assessment of Current Financial Status	Financial planner guides Sam through financial worksheets, allowing for assessment of Sam's current knowledge and ZPD, and providing opportunities for education and support.	Sam completes worksheets on his own, lacks confidence in his ability to provide accurate information, and makes best guesses. Planner may even recognize some figures that are incorrect but assumes resistance or laziness.
Financial Plan	Financial planner is able to construct a plan that reflects Sam's stated goals, values, and financial ability.	Financial planner constructs a plan based on incomplete information and the general client goals.
Execution	Sam is able to follow the financial plan, while also feeling empowered to assess the parts of the plan that work or feel uncomfortable.	Sam is unclear on how to proceed with the financial plan and doesn't feel aligned with the set goals. He follows some action items but leaves others unfinished.
Revaluation/ Assessment	Sam and the financial planner have an open dialogue about how the financial plan has been working and if adjustments are needed. Financial planner is able to assess Sam's changing ZPD.	Sam is reluctant to schedule a follow-up session as he has not been able to put the financial plan into action. Sam is left with the option of returning to the financial planner feeling like he disappointed the planner or starting over with a new planner but with more anxiety of the process.
Future Goals	Sam and the financial planner are able to move to next goals.	Sam has not achieved all his original goals, thus there is less hope and less motivation to pursue future goals.
Sam's Takeaway	Sam has been able to address his money script of "good people don't care about money" and develop and maintain a financial plan that is in alignment with his values and beliefs.	Sam's original money script of "good people don't care about money" has expanded to include "I am not good with money," and reaching out for financial help and education feels harder and less promising.