*Presentation:*

From Bell Curves to Behavior – Reframing Risk Conversations with Clients

*Presenter:*

Meghaan Lurtz, Ph.D., FBS™ is a leading global expert on psychology of financial planning. She is head of Learning and Development at Shaping Wealth, continuing education and corporate training platform for financial professionals specializing in the psychology of financial planning and emotional intelligence. A dedicated educator, she is a Professor of Practice at Kansas State University teaching in the Advanced Financial Planning and Financial Therapy Certificate Programs. She is also a lecturer at Columbia University, where she teaches Financial Psychology. She currently serves on multiple financial technology boards bringing together finances and mental health. She is an active researcher, writer and an ongoing contributor to the Kitces platform, writing about the intersection of money, advice, and wellbeing. Her research interests vary as she studies both practitioners of financial planning as well as financial planning and financial therapy practices and interventions. Her research and expertise have been featured in *Journal of Financial Planning, Journal of Consumer Affairs, Financial Planning Review, Wall Street Journal, BBC, Million Dollar Roundtable,* and *New York Magazine*. She has also contributed chapters to the CFP Board’s textbook, *Client Psychology*. Meghaan is a past President and current board member for the Financial Therapy Association and Financial Psychology Institute Europe.

*Session Description:*

Risk isn’t just a number—it’s a story. Yet most risk conversations still start with math and end with a model. In this session, we reframe risk as a profoundly human experience—emotional, relational, and contextual. Using insights from behavioral science, communication theory, and real-life advisory practice, participants will explore a practical, question-led framework for navigating risk conversations that build trust, uncover values, and support client confidence. From Taleb’s critique of fragility to Nick Carr’s seven dimensions of risk, we’ll move beyond tolerance scores and toward partnership. Whether discussing Bitcoin or retirement and the associated risks of either, advisors will leave this session with tools to make every risk conversation feel more human—and more helpful.

*Learning Objectives:*

 **LO #1:** Differentiate between technical risk metrics and human risk experiences, including tolerance, capacity, perception, and behavior.

 **LO #2:** Understand how poor alignment around risk can erode trust, and how better conversations can restore it.

 **LO #3:** Explore a structured framework for facilitating reflective, collaborative conversations about risk.

 **LO #4:** Learn practical communication strategies to uncover values, anticipate emotional reactions, and navigate risk tradeoffs.

 **LO #5:** Reframe the advisor’s role in risk conversations—from evaluator to meaning-maker and partner.

*Level of Complexity:*

* CFP / IMCA: Advanced
* NASBA: Basic

*How hours are determined:*

- Length of presentation – 50 minutes

*Topic Areas:*

* CFP: Financial Planning Process
* NASBA: Specialized Knowledge (Personal Financial Planning)

*Hour(s) of CE:*

* CFP: 1.0
* IMCA Financial Planning: 1.0
* IMCA Tax & Regulations: 0.0
* IMCA Ethics: 0.0
* NASBA (CPE/CE/CFP): 1.0
* EA: 0.0
* NASSA: 1.0

*Outline:*

 **Reintroducing Risk: From Math to Meaning** – 5 minutes

 **Why Traditional Risk Tolerance Breaks Trust** – 10 minutes

 **Seven Dimensions of Risk (Nick Carr Framework)** – 10 minutes

 **The Risk Story Process: A Conversational Framework** – 15 minutes

* Ask | Reflect | Frame | Balance | Prepare
* Pre-mortem & Reframing

 **Implementing Better Risk Conversations** – 10 minutes

**Total:** 50 minutes