From Transference to Trust – Recognizing and Managing Emotional Undercurrents in Client Meetings

# Presenter:

Meghaan Lurtz, Ph.D., FBS™ is a leading global expert on the psychology of financial planning. She is Head of Learning and Development at Shaping Wealth, a 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. An active researcher and writer, she is a long-time contributor to the Kitces platform, writing about the intersection of money, advice, and wellbeing. Her research interests span both practitioners and practices of financial planning and financial therapy. Her work has been featured in the Journal of Financial Planning, Journal of Consumer Affairs, Financial Planning Review, Wall Street Journal, BBC, Million Dollar Roundtable, and New York Magazine. She has contributed chapters to the CFP Board’s textbook Client Psychology and is a past President and current board member for the Financial Therapy Association and Financial Psychology Institute Europe.

# Session Description:

Advisors don’t walk into client meetings as blank slates—nor do clients. Both bring histories, patterns, and emotional associations that quietly shape the conversation. In psychology, these dynamics are known as transference (client to advisor) and counter-transference (advisor to client). In this session, we’ll explore how these unconscious emotional projections can influence tone, trust, and advice quality. Using insights from behavioral finance, emotional intelligence, and real-world practice, participants will learn how to recognize, regulate, and respond to these undercurrents—without overstepping into therapy. Through practical tools like post-meeting reflection prompts, in-meeting regulation techniques, and boundary-setting strategies, advisors will leave equipped to turn unseen dynamics into stronger client partnerships.

# Learning Objectives:

• Define transference and counter-transference in the context of financial advice and distinguish them from general rapport or bias.

• Identify verbal, non-verbal, and emotional cues that may indicate transference or counter-transference is occurring.

• Apply self-regulation strategies during client meetings to remain present and objective.

• Integrate post-meeting reflection tools to recognize patterns and build awareness over time.

• Establish professional boundaries and determine when to involve other professionals or adjust engagement strategies.

# 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:

• Setting the Stage: Why Emotional Undercurrents Matter – 5 minutes

• Transference and Counter-Transference: Clear Definitions and Real-World Examples – 10 minutes

• Recognizing the Signs: Verbal, Non-Verbal, and Situational Cues – 10 minutes

• Managing in the Moment: Regulation Techniques and Grounding Tools – 10 minutes

• Post-Meeting Practices: Reflection, Pattern Spotting, and Peer Feedback – 10 minutes

• Boundaries and Next Steps: Protecting the Relationship and Yourself – 5 minutes