

# Financial Behavior Coaching Referrals

*How EYW partners with our Financial Behavior Specialist to support clients through the emotional, relational, and psychological dimensions of money decisions.*

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## 1. Purpose & Scope

This SOP defines how EYW identifies, prepares for, and executes referrals to our Financial Behavior Specialist (the “Specialist”) — the dedicated behavioral resource on the EYW advisory team. It covers when to refer, what language to use, how to handle client resistance, and how the service fits alongside EYW’s financial planning work.

Financial behavior coaching addresses the emotional, relational, and psychological dimensions of money decisions — the dimensions that often determine whether a sound financial plan actually gets implemented. It is not therapy, not a substitute for planning, and not a sign that anything is “wrong” with a client. It is a specialized layer of support that complements technical planning.

### Who this SOP is for

- Jake — lead advisor making most referral decisions
- Gage — associate advisor surfacing potential referrals during meeting prep and follow-up
- Launa — supporting referral logistics and client communications
- Rocky — surfacing patterns, drafting language, and serving as a reference layer when EYW needs the right framework or script

### What this SOP is not

This SOP does not teach EYW how to do financial behavior coaching. The Specialist owns that work. EYW’s job is to recognize when coaching would help, position it well, and make a clean handoff.

## 2. The Three-Layer Model

Behavioral referrals work cleanly when each layer stays in its own domain:

Layer	Owner	Role
<b>Recognize &amp; prepare</b>	Rocky + EYW team	Surface behavioral signals during meeting prep, draft language, point to the right script or framework, never deliver coaching
<b>Decide &amp; deliver</b>	Jake (or Gage with Jake's input)	Decide whether to refer, time the introduction, deliver the language to the client, manage the relationship
<b>Execute coaching</b>	Specialist	Hold sessions, work the behavioral material, communicate back to EYW with permission, recognize when needs exceed coaching scope

The boundary that matters most: Rocky and the EYW team prepare and frame; the Specialist coaches. Rocky should never attempt to coach a client directly, simulate the Specialist, or substitute for a session. When in doubt, refer.

### 3. When to Refer — Pattern Recognition Library

Referrals fall into four broad categories. Match a client situation to a category, then use the corresponding script in Section 4.

#### 3.1 Life Transitions & Major Decisions

##### Retirement transitions

- Client expresses anxiety about “not being useful” or losing identity
- Difficulty imagining daily life in retirement beyond travel and leisure
- Couple can't align on retirement timing despite financial readiness
- Chronic postponement of retirement despite meeting all financial criteria

##### Inheritance or sudden wealth

- Overwhelming feelings about receiving wealth (guilt, anxiety, fear of loss)
- Family conflict around inheritance distribution or expectations
- Paralysis about what to do with inherited assets
- Discomfort or shame about having wealth they didn't earn

##### Business sale or exit

- Identity crisis after selling a business (“Who am I without my company?”)
- Difficulty shifting from accumulation to distribution mindset
- Fear of making wrong decisions with proceeds
- Relationship strain as roles and dynamics shift post-sale

##### Divorce or widowhood

- Grief interfering with necessary financial decisions

- Overwhelmed by suddenly managing finances alone
- Guilt about moving forward financially (selling home, remarrying, etc.)
- Adult children creating pressure around decisions

### **Career changes or job loss**

- Financial decisions complicated by emotional uncertainty
- Identity questions affecting practical planning
- Couple misalignment about timing or approach to career transition
- Paralysis about next steps despite financial cushion

### **Aging parents and caregiving**

- Difficulty having financial conversations with parents
- Guilt about balancing own financial security with parent support
- Sibling conflict about care costs or inheritance expectations
- Role reversal stress (adult children managing parent finances)

## **3.2 Relational & Family Dynamics**

### **Couples with money conflict or misalignment**

- Recurring arguments about spending, saving, or financial priorities
- Different money values creating tension (spender/saver dynamic)
- One partner hiding spending or financial information
- Can't move forward on important decisions due to disagreement

### **Silent partner or extreme deference**

- One partner consistently quiet in meetings or says “whatever you think”
- Client always asks to “check with spouse” before any decision
- Unequal participation despite stated desire for joint planning
- One partner appears checked out or disengaged from planning

### **Adult children and parent finances**

- Adult child calling about parent's financial situation without parent present
- Parent asking advisor to talk to their children about money
- Tension around financial support for adult children
- Conflict about inheritance planning or estate distribution

### **Multigenerational wealth dynamics**

- Family business succession creating relationship strain
- Conflicting expectations about wealth transfer timing or structure
- Adult children afraid to disappoint parents with financial choices
- Grandparents and parents disagreeing about financial support for next generation

### **Family obligation and guilt**

- Making financial decisions based on “should” rather than values
- Clients supporting family members at expense of own financial security
- Resentment building around financial support they feel obligated to provide
- Unable to set healthy boundaries around money with family

## **3.3 Behavioral Patterns & Emotional Blocks**

### **Chronic avoidance or postponement**

- Repeatedly canceling or rescheduling meetings about specific topics
- “I’ll think about it” followed by no action for months
- Procrastination on decisions that are clearly in client’s best interest
- Inability to implement agreed-upon plan despite best intentions

### **Analysis paralysis**

- Endless research but can’t make a decision
- Seeking certainty that doesn’t exist (“What if the market drops?”)
- Revisiting the same decision repeatedly without moving forward
- Fear of making the “wrong” choice preventing any choice

### **Persistent behavior patterns despite understanding**

- Overspending despite knowing it compromises goals
- Can’t increase savings rate even when budget allows
- Repeated financial mistakes despite expressing desire to change
- “I know I should, but...” as a common refrain

### **Anxiety affecting quality of life**

- Checking portfolio multiple times daily
- Significant distress about market volatility
- Can’t enjoy money despite financial security
- Worry about money keeping them up at night

### **Shame or secrecy around money**

- Reluctance to share full financial picture
- Apologizing repeatedly for financial behaviors or past decisions
- Defensive reactions to straightforward financial questions
- Avoiding conversations about specific aspects of finances

### **Values-behavior gaps**

- Stated priorities don’t match spending patterns
- Says family is most important but won’t implement estate plan

- Claims to value experiences but won't spend on travel
- Expressed values and financial behaviors feel disconnected

#### **Grief or loss affecting decisions**

- Recent death making it hard to think clearly about finances
- Selling family home loaded with memories
- Difficulty moving forward after divorce or major life loss
- Holding onto investments or property for emotional rather than financial reasons

### **3.4 Signs EYW Is at the Edge of Its Scope**

Refer when the advisor (Jake or Gage) notices any of the following in themselves or in client interactions:

- Feeling like the meeting is becoming a therapy session rather than financial planning
- Client treating meetings like therapy sessions
- EYW's attempts to address emotional aspects feel inadequate or out of depth
- Couple conflict that's beyond financial disagreement
- Client's emotional state consistently interferes with planning progress
- Sense that something deeper is blocking progress but the source isn't clear
- Advisor's own stress or frustration about the client situation is high
- Client needs exceed advisor's comfort level with relational complexity

#### **Principle**

Referring is not a failure. It is recognizing that comprehensive client care sometimes requires specialized support. The Specialist complements EYW's planning work and often helps clients engage more effectively with the planning process.

## 4. Referral Scripts — Scenario Library

These scripts are starting points. Adapt them to the advisor’s natural communication style and the specific situation. The most important thing is conveying that financial behavior coaching is a natural, valuable part of comprehensive financial planning — not a last resort or a sign something is wrong.

All scripts use the phrase “our financial behavior specialist” for portability. When in conversation, EYW typically uses the Specialist’s first name (“Ashley” today) for warmth and familiarity.

### 4.1 General Introduction

#### First-time mention

**When to use:** First time mentioning coaching to a client, or when emotional/relational complexity is in the air but not acute.

**Script:**

*“As we work together on your financial plan, I want you to know we have access to a financial behavior specialist who’s part of our team. She works with many of our clients on the emotional and relational aspects of financial decisions — things like navigating major transitions, working through couple money disagreements, or addressing patterns that might be getting in the way of your goals. If that ever feels relevant as we work together, I’m happy to make an introduction.”*

**Why this works:** Normalizes coaching as part of the team, mentions it proactively rather than reactively, gives concrete examples without diagnosing the client.

### 4.2 Couple Conflict or Misalignment

#### Visible disagreement

**When to use:** Couple can’t reach agreement, tension is evident, or the conversation keeps stalling on the same point.

**Script:**

**Primary script**

*“I’m noticing you both have different perspectives on this decision, and they’re both completely valid. Sometimes couples find it helpful to work with our financial behavior specialist to talk through the underlying values and concerns before we move forward with implementation. She helps couples find alignment without anyone having to compromise what’s important to them. Would it be helpful for me to connect you?”*

**Alternative — silent partner**

*“I’ve noticed that [Partner A], you tend to share most of your thoughts in our meetings, and [Partner B], you’re quieter. I want to make sure we’re hearing from both of you as we make these decisions. We work with a financial behavior specialist who helps couples create space for both perspectives. Would it be worth having a conversation with her to make sure we’re building a plan that works for both of you?”*

**Why this works:** Acknowledges what the advisor is observing, validates both partners, frames coaching as helping them work together rather than fixing a problem.

### 4.3 Life Transition Support

### Major transition in motion

**When to use:** Client facing retirement, inheritance, business sale, divorce, widowhood, or other major transition.

**Script:**

#### **Primary script**

*“This transition you’re going through is significant — it’s not just financial, it’s emotional and identity-related too. A lot of our clients going through [retirement / business sale / etc.] find it helpful to work with our financial behavior specialist during this time. She helps people navigate not just the money decisions, but the emotional side of major life changes. I think it could be really valuable as you’re working through this. Can I introduce you?”*

#### **Variant — grief or loss**

*“I can see this is a really difficult time. There’s no rush on any of these financial decisions — we can move at whatever pace feels right. We also work with a financial behavior specialist who has experience supporting people through grief and loss. She can help you sort through what you’re feeling while we handle the practical financial pieces. Would that be helpful?”*

**Why this works:** Names both the practical and emotional dimensions, normalizes the difficulty, positions coaching as support during transition rather than fixing a problem.

## 4.4 Analysis Paralysis or Chronic Avoidance

### Stuck on a decision

**When to use:** Client can’t make a decision despite having sufficient information, or repeatedly postpones a specific topic.

**Script:**

#### **Primary script**

*“I’ve noticed we keep coming back to this decision, and it seems like something is making it difficult to move forward. That’s completely normal — sometimes when decisions feel this hard, it’s because there’s something underneath that we haven’t fully explored yet. We work with a financial behavior specialist who helps clients figure out what’s creating the block. Would you be open to talking with her about what’s making this feel so stuck?”*

#### **Alternative — chronic avoidance**

*“We’ve had a few conversations about [estate planning / insurance / etc.], and I notice we haven’t made progress on it yet. Sometimes there are emotional or psychological reasons that make certain financial topics harder to tackle, even when we understand why they’re important. That’s where our financial behavior specialist comes in — she helps clients work through whatever’s creating the resistance. Would that be worth exploring?”*

**Why this works:** Acknowledges the pattern without judgment, normalizes difficulty, frames coaching as discovering what’s underneath rather than pushing the client to decide.

## 4.5 Anxiety or Emotional Distress About Money

### Anxiety affecting quality of life

**When to use:** Client is highly anxious about markets, checking portfolio constantly, can’t enjoy their wealth, money worries affecting sleep or daily life.

**Script:**

*“I want you to know that the anxiety you’re experiencing around [money / markets / spending] is something I see with other clients too, and it’s not something you just have to live with. We work with a financial behavior specialist who helps people develop a healthier relationship with money and reduce the anxiety that can come with financial decisions. The financial plan is sound — now it’s about helping you feel more at peace with it. Can I connect you with her?”*

**Why this works:** *Validates the anxiety, emphasizes the client doesn’t just have to cope with it, clarifies the plan is solid so coaching is about emotional wellbeing rather than financial fixing.*

## 4.6 Values-Behavior Gap

### **Stated priorities don’t match behavior**

**When to use:** Client’s stated priorities don’t match their financial behaviors.

**Script:**

*“You’ve mentioned that [family security / experiences / early retirement] is your top priority, and I notice your financial decisions haven’t quite aligned with that yet. That disconnect is actually really common — sometimes there are underlying beliefs or concerns that make it hard to act on what we say we value most. Our financial behavior specialist helps people understand and address that gap. Would you be interested in exploring what might be driving that disconnect?”*

**Why this works:** *Points out the gap without judgment, normalizes it, frames coaching as exploration rather than correction.*

## 4.7 Family Dynamics or Triangulation

### **Multi-party / triangulated situation**

**When to use:** Adult child calling about parent, parent asking the advisor to talk to their children, multi-generational complexity.

**Script:**

**Variant — adult child calling about parent**

*“I hear your concerns about your [parent’s / parents’] financial situation, and I appreciate you wanting to help. These conversations are often more productive when everyone’s in the room together. We also work with a financial behavior specialist who helps families navigate these kinds of discussions — she’s really skilled at helping adult children and parents talk about money in a way that respects everyone’s autonomy. Would it make sense to set up a meeting with all of you and have her facilitate that conversation?”*

**Variant — parent wanting advisor to talk to children**

*“I understand you’d like me to talk with your [children / family] about [inheritance / expectations / etc.]. Sometimes these conversations go better with a neutral facilitator who’s specifically trained in family dynamics. We work with a financial behavior specialist who helps families have these conversations in a structured way. Would it make sense for her to facilitate a family meeting where everyone can share their perspective?”*

**Why this works:** *Avoids triangulation, brings everyone together, positions coaching as skilled facilitation rather than arbitration.*

## 5. Handling Client Resistance

Not every referral lands on the first mention. The goal isn't to push — it's to remove the most common objections cleanly and leave the door open.

### 5.1 “I don't need therapy.”

*“I appreciate you saying that, and this isn't therapy — it's financial behavior coaching. She's a specialist in the emotional and psychological aspects of money decisions, but she's not providing mental health treatment. Think of it more like having a coach who helps you navigate the human side of financial planning. The work she does actually makes our financial planning work together more effective.”*

### 5.2 “I should be able to figure this out myself.”

*“You absolutely could work through this on your own, and having someone who specializes in exactly this kind of situation can help you get there faster and with less stress. It's like hiring any other specialist — you could learn to do your own tax return, but working with an expert usually gets you better results. This is the same idea.”*

### 5.3 General hesitancy

*“No pressure at all — this is completely optional. I mention it because I've seen how helpful it can be for clients in similar situations. If you'd rather not pursue it right now, that's totally fine. The option is always there if you change your mind.”*

### 5.4 Positioning EYW as Part of the Solution

When making any referral, the advisor stays visibly central to the relationship. Useful framing language to weave in:

- “I'll stay closely involved in this — she and I work as a team.”
- “This will actually help us work together more effectively.”
- “You'll still meet with me regularly; this just adds another layer of support.”
- “Think of this as expanding your team, not handing you off.”

### 5.5 Key Principles for Successful Referrals

1. Normalize early and often — mention the service before it's urgently needed, so it's already familiar when relevant.
2. Be specific — reference the concrete situation EYW is observing, not vague “issues.”
3. Stay curious, not prescriptive — use “I'm noticing...” rather than “You need to...”
4. Validate before suggesting — acknowledge the client's experience as normal and understandable.

5. Remove pressure — make it clear this is optional and the client can choose.
6. Emphasize collaboration — EYW isn't handing the client off; it's expanding the support team.

## 6. Advisor FAQ — Quick Answers

These are the questions clients most often ask when EYW first introduces the Specialist. Use them as starting points for live conversations, email replies, or Rocky-drafted responses.

### **How is this different from traditional financial planning?**

Traditional financial planning focuses on the technical and strategic aspects — the ‘what’ and ‘how’ of your financial picture. Financial behavior coaching addresses the ‘why’ and the emotional dimensions — helping you understand your relationship with money, work through behavioral patterns, and navigate the personal impact of financial decisions. Together, they create a more complete approach.

### **Is this an additional cost?**

Answer based on the specific client engagement. EYW’s typical structures: included in comprehensive planning fees, part of retainer, or separate fee for extended engagement. Confirm with Jake before quoting a structure to a specific client.

### **When would I work with the financial behavior specialist versus you?**

You’ll still meet with me regularly for all financial planning and investment discussions. You’d work with our financial behavior specialist for the emotional, relational, or behavioral aspects — things like working through couple disagreements, processing a major transition, or addressing patterns that might be getting in the way of implementing your plan. Often, you’ll work with both of us on different aspects of the same situation.

### **What specific value does behavioral coaching add?**

The most technically sound financial plan only works if you can actually implement it. Behavioral coaching helps you work through the emotional blocks, relationship dynamics, or patterns that might prevent you from following through. It also provides support during major transitions when financial decisions feel overwhelming. Clients consistently tell us it helps them feel more confident, aligned with their partner, and at peace with their financial choices.

### **Is this like therapy?**

Financial behavior coaching isn’t therapy or mental health treatment. It’s specialized support focused specifically on the emotional and behavioral aspects of money and financial decisions. If deeper therapeutic work would be helpful, our specialist can recognize that and help connect you with appropriate resources.

### **How quickly can I get started?**

Typically within 1–2 weeks of a referral, depending on scheduling. Sessions are usually 45–60 minutes.

### **What’s the typical engagement length?**

Most clients engage for 1–2 focused sessions around a specific decision, transition, or challenge. This brief, targeted approach helps clients work through what’s blocking them so they

can move forward. Some situations may require a few additional sessions, and clients often return when new situations arise.

### **Can the advisor sit in on coaching sessions?**

Generally, sessions are private to create space for open exploration. However, joint sessions can make sense in specific situations — for instance, when facilitating family conversations or working on implementation of planning recommendations where the advisor's presence adds value. Ultimately, it's up to the client whether they'd like the advisor to attend.

### **Will the advisor know what's discussed in sessions?**

Only general themes, and only with the client's permission. Specific session content remains confidential unless the client requests it be shared.

### **What if a client needs therapy rather than coaching?**

Our specialist is trained to recognize when needs exceed coaching scope. If a client would benefit from mental health therapy, she'll discuss this with them and help facilitate an appropriate referral while continuing to support the financial aspects of their situation.

## 7. Client-Facing Materials Reference

The Specialist provides three client-facing documents that EYW deploys at specific moments. These materials are written by the Specialist — EYW uses them as-is rather than rewriting their content. Rocky can pull language from them when drafting client communications, but should preserve their voice and source.

### 7.1 Welcome Letter

**What it is:** An orientation document that introduces financial behavior coaching to a client who has just been referred. Covers what coaching is, what it is not (not therapy), what makes it different (brief, collaborative, practical, normal), who benefits, and what happens next.

**When to send:** Immediately after the client has agreed to a referral, before the first session. Send with the scheduling link.

**Who sends:** Jake or Gage, depending on who made the referral.

### 7.2 What to Expect in Your Sessions

**What it is:** A practical guide to the session experience — duration, what to bring, what the first session covers, what coaching looks like (conversational, confidential, practical, collaborative), common questions, and what clients tend to notice afterward.

**When to send:** With the welcome letter, or as a follow-up if a client has scheduled but is still uncertain about the format.

**Who sends:** Same person who sent the welcome letter.

### 7.3 Self-Assessment

**What it is:** A 6-category checklist a client can use to evaluate whether coaching might be helpful. Categories: life transitions, decision-making challenges, emotional responses, relationship & family dynamics, patterns & behaviors, and working with the advisor. Includes a scoring guide.

**When to send:** When the advisor senses coaching could help but the client isn't ready to commit, or when a client asks "do I really need this?" Sending the assessment lets the client arrive at the answer themselves.

**Who sends:** Jake, with brief framing language: "Here's a short self-assessment from our financial behavior specialist. No pressure — just something to look at if you're curious whether coaching might be useful."

# 8. Service Philosophy & Framing Principles

These are the underlying principles that shape how EYW talks about behavioral coaching. They're less about specific scripts and more about the stance EYW takes toward the service.

## 8.1 The Four Key Framing Principles

### 1. Position as standard practice

Behavioral coaching is presented as an integral part of comprehensive planning, similar to tax consideration or risk management. This normalizes the service and removes any perceived stigma.

Example language:

*“As part of our comprehensive approach, we work with financial behavior specialists who help clients navigate the emotional and relational aspects of money decisions.”*

### 2. Focus on value and results

Articulate specific ways coaching enhances the client experience:

- Improved decision-making during uncertainty
- Better alignment between values and financial choices
- Stronger family communication about money
- Greater confidence and peace of mind
- More effective plan implementation

### 3. Frame within the existing relationship

Emphasize that coaching enhances rather than replaces EYW’s advisory work. The advisor remains the central relationship; coaching expands the support team.

Example language:

*“I’ll stay closely involved in your planning. This adds another layer of support to help you feel more confident in the decisions we’re making together.”*

### 4. Use confident, inclusive language

Speak about the service with confidence and assume interest rather than asking for permission.

Instead of	Use
“Would you be interested in maybe trying...?”	“As we work on this transition, our financial behavior specialist can help you navigate...”
“Do you think you might need...?”	“Many of our clients in similar situations find it helpful to work with...”

## 8.2 Communication Best Practices

- **Maintain a natural, conversational tone** — avoid making it feel clinical or overly formal.
- **Use inclusive language** — “our team,” “we believe,” “we’ve found” creates collaboration.
- **Connect to specific client benefits** — reference the client’s actual goals, concerns, or situations.
- **Avoid unnecessary jargon** — use clear, accessible language unless technical terms are specifically relevant.
- **Express genuine enthusiasm** — the advisor’s confidence in the service builds client confidence.
- **Don’t apologize or hedge** — present it as a valuable service, not something the advisor is unsure about.

## 9. Rocky Usage Patterns

This section is for the EYW team. It shows how to actually use Rocky for behavioral referral work — what to ask, when, and what good output looks like.

### 9.1 Meeting prep — surface behavioral signals

Use case: Jake or Gage is preparing for a client meeting where behavioral complexity is likely (transition, recurring stuck point, couple tension).

Example prompt:

*“Rocky, I’m meeting with [client] tomorrow. They’re three months into [retirement / business sale / inheritance]. What behavioral signals from the Financial Behavior Coaching SOP should I watch for, and what referral language might fit if I see them?”*

What good output looks like: 2–4 specific signals from the appropriate Section 3 category, plus the matching script from Section 4 with placeholders filled in for the client’s situation.

### 9.2 Live drafting — referral language for a specific client

Use case: Jake has decided to refer a specific client and wants the language tailored to that client’s situation rather than the generic version.

Example prompt:

*“Rocky, draft referral language for [client]. They’re in the analysis-paralysis pattern around their estate plan — we’ve discussed it three meetings in a row with no movement. Use the Section 4.4 script as a starting point and tune it to their voice.”*

### 9.3 Objection-handling support

Use case: A client has pushed back on a referral, and the advisor wants help responding without losing the relationship.

Example prompt:

*“Rocky, [client] said ‘I don’t need therapy’ when I mentioned the specialist. Help me draft a response that uses the Section 5.1 framing but sounds like me.”*

### 9.4 Pattern matching — “Is this a referral situation?”

Use case: Gage is unsure whether something he’s observing rises to the level of a referral conversation with Jake.

Example prompt:

*“Rocky, here’s what I observed in the meeting: [paste notes]. Does this match any of the categories in Section 3 of the Financial Behavior Coaching SOP? If so, which one, and how strong is the signal?”*

What good output looks like: A direct match to a category and sub-pattern (or a clear “no match”), plus a recommendation to either escalate to Jake or keep watching.

## **9.5 What Rocky should NOT do**

- Coach the client directly. Rocky is not a substitute for a session with the Specialist.
- Diagnose mental health conditions. Behavioral patterns are not clinical conditions, and Rocky has no business in that territory.
- Decide whether to refer. That’s Jake’s call (or Gage with Jake’s input). Rocky surfaces; humans decide.
- Speak for the Specialist. Rocky describes the service from the SOP and from her own client-facing materials, never invents what she would say in a session.
- Generate persuasive language designed to overcome a client’s clear “no.” If a client has declined, EYW respects it and leaves the door open.

## 10. Escalation & Handoff

### 10.1 What goes straight to the Specialist

- Active grief or acute emotional distress connected to a recent loss
- Couple conflict that's clearly relational rather than financial
- Family meetings involving multi-generational dynamics or inheritance disputes
- Any situation where Jake or Gage feels out of depth

### 10.2 What Jake handles directly

- The decision to refer
- Timing and framing of the introduction
- Any client communication that needs the advisor relationship behind it
- The fee/billing conversation if the engagement structure needs clarification

### 10.3 Recognizing when behavioral coaching isn't enough

The Specialist is trained to recognize when a client's needs exceed coaching scope and to facilitate a referral to mental health therapy if appropriate. EYW's role in this is simple: trust the Specialist's judgment, support the client through the transition, and continue handling the financial planning piece without trying to fill the therapeutic gap.

### 10.4 What happens after a referral

- Client reaches out to schedule an initial consultation.
- Coaching sessions typically happen separately from planning meetings.
- EYW receives general progress updates with the client's permission. Specific session content stays confidential unless the client requests sharing.
- EYW typically sees clients become more engaged and decisive in subsequent planning meetings.
- Many clients work with coaching during specific transitions and then return as new situations arise.

## 11. Related Documents

- Beyond the Plan® Service Overview & Philosophy (source PDF)
- Beyond the Plan® Welcome Letter (client-facing)
- Beyond the Plan® What to Expect in Your Sessions (client-facing)
- Beyond the Plan® Self-Assessment (client-facing)
- EYW Meeting Agenda Prep SOP — behavioral signals are flagged during prep
- EYW Client Communication Guide — voice and tone for any drafted referral language
- EYW Team Operations SOP — routing of client referral logistics

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*End of SOP. Source materials provided by Beyond the Plan®. Questions or updates: route to Jake.*