



23 Mindset Tactics for Managing the Financial Stress of Your Clients in a Perfect Storm

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"Let's help clients be successful by unleashing their behavioral and money energy to "stress less, do more and be well."

You may be getting that anxious feeling that we are starting a period of distressing times with everything happening globally, including unstable stock markets.

Depending on your stage of business and life, you will have seen some of this before.

- In the 1970's we had high inflation and recessions.
- The 1987 stock market crash, and further ones in 2000 with the dot-com crash and the GFC of 2008.
- The 9/11 crisis in 2001 and the recession that followed.
- Then in March 2020, the Covid-19 pandemic came in hard, causing much disruption with opportunities for some to gain ground rapidly and others to lose.

Today, we have a "perfect storm" emerging with inflation rising to its highest levels in forty years, employment dislocation in some sectors, supply chain issues, significant wars causing socio-economic and political turmoil, persistent disease, and major structural issues such as massive global debt fueled by thirty years of very low-interest rates. At least a major overdue recession or major economic jolt appears likely to occur. Many believe the downturn will be more significant and likely to last longer than experienced historically. As many of you know, the stock market normally runs six months ahead of the economy, sending a signal of things to come.

As a business or financial coach and advisor, the significant things to be thinking of when managing the ensuing financial stress are to:

1. Demonstrate compassion in your leadership and client interactions.
2. Empower your team and clients with positive (but calm) energy to feel safe and see the future possibilities.
3. Recognize that the anxiety may be caused by dissatisfaction with issues deeper than money itself.

Now, I want to take you through a five-part series of twenty-three tactical action steps so that you have the right mindset to steer your clients through the financial stress to a wonderful future. The series has been prepared within the following framework:

1. Getting You and Your Team Mentally Ready
2. Responding to Financial Stress in the Moment
3. Addressing Mental and Physical Health
4. Dealing With Different Clients Uniquely
5. Strategies for Clients to Build a New Future



Part 1

***Getting You
and Your Team
Mentally
Ready***

1. Turn Downturn Anxiety into a Once in a Lifetime Opportunity

"When the bear growls, stress, and fear rise – stand, do not run."

Whether your clients are leaders, executives, families, or investors, hopefully, they are beginning to stop and ask searching questions. Some, of course, will be paralyzed and not want to confront the truth; others will be keen to get on top of the impending gloom. As a business or financial coach and advisor, I suggest that you be ready to deal with all possibilities of what is coming as swift action will be required.

Even the thought of what is happening may be causing severe financial stress that depletes your clients' energy and yours. However, you can turn this impending season into a "mental freedom" opportunity and be a catalyst for unleashing tremendous positive opportunities to improve or even restore lives and businesses.

I have learned that some anxiety is a good thing if it pushes you to think outside the box and make some adjustments to change the energy flow. There is nothing like an adrenaline rush to bring opportunities that can lead to great outcomes. The key is not to let anxiety take over until it eats you up.

Remember, in a downturn, you can only address what you can control. Survival for you and your clients will require doing things differently, and doing them quickly.

With DNA Behavior, out of my anxiety and stress, I was able to see the silver lining in the 2008 GFC crisis and then the recent 2020 pandemic. With my team, we took the "bull by the horns" to make strategic decisions that transformed our behavior tech product lines, unlocking long-term growth. In the future, you will see far more emphasis on how people's "Money Energy" has a significant impact on stress, our ability to do more and overall wellbeing.

I will say that having the financial flexibility of a twenty-four-month cash runway for your business and life with no other burdensome financial obligations helps provide tremendous mental freedom and the capability to make decisions.

Are you prepared to 10x your service by engaging with your clients at a deeper level than before? Are you ready to be challenged and embrace the opportunities ahead?

2. Accept Money Anxiety Requires a Behavioral Response

"Now is the time for you to be the behavioral guide of the client and facilitate them through the downturn."

I am not playing the role of the economist, commentator, medical practitioner, or advisor. Rather, as a Money Relationship Integrator, I use behavior and money insights and my financial expertise to help people make high-stakes decisions, accelerate performance, and build enhanced relationships. My purpose is to self-empower people globally with identity and money clarity for unleashing behavior and money energy so they can stress less, do more, and be well. From that perspective, I know that this emerging economic situation is causing significant financial anxiety for many people in various ways. The potential loss of money always causes stress.

Therefore, your clients' behavior and money energy will be a factor in any decision, whether you are their business or financial advisor or coach. Every decision a person makes (or does not make) has a far-reaching financial consequence of some sort. The risk is that people will fall victim to their biases and emotions as uncertainty and time pressure increases.

As a business or financial advisor, you are not a therapist. Nevertheless, you can provide a safe place for your clients to talk about their reactions to the downturn.

Are you ready to take your clients on a behavioral and money energy journey?

3. Prepare Yourself to Guide Clients Through Stressful Times

In my usual practical way, I want to prepare you to start helping your clients, family, and community manage their behavior and money energy in the upcoming stressful times.

Achieving success through these challenging times will involve changing how you and your clients experience the world environment and how you and they respond to fears, whether physical, emotional, or psychological. This will involve a change of your and their mental model. The key will be to not allow pessimism to set in as that will trigger a downward spiral and at the same time not allow over optimism as that can lead to disappointment when things do not work out.

Nevertheless, there must be a healthy faith in prevailing through the storm and emerging stronger regardless of the difficulties. Importantly, there may need to be some regular confronting of the brutal facts of your and the clients reality, whatever they may be. I would call this "bounded optimism".

Hopefully, you and your clients will get re-positioned in the right places to take advantage of the opportunities that emerge over the following two years.

What steps will you take so that you can be at the epicenter of your client's journey as they navigate the stresses of a severe downturn?

4. Put Your Own Mental House in Order

"The unmanaged stress of a downturn can reduce brainpower."

Knowing your money energy can help you better serve your clients and prevent them from becoming self-destructive.

As a coach or advisor, the first step is to be mentally well prepared to handle the more challenging times and the consequential financial anxiety. You must be emotionally centered enough to "check yourself before you wreck yourself" with any personal decisions you have to make. Otherwise, it will be difficult to guide, advise or support anybody else if you carry your anxieties into the advisory arena.

This same point applies to your whole team. Stressful market conditions can be taxing for everyone. Your team needs you to go above and beyond. You need to think about caring for their minds as much as your own; clear and calm minds will help your team better manage the clients through the downturn. Teams that are highly emotionally engaged are better performing.

What steps are you taking to reduce your stress and your team's so you all stay energetically calm?

5. Learn About Yourself at a Deeper Level

"Continuous learning is an important part of life. You can never learn enough about yourself as a human being and how you handle life and financial events."

Before you start guiding your clients through what could be unprecedented times, address how the pressure of the situation will cause you to respond. Even for the most experienced people, it is easier for the subliminal mind to be triggered to some degree. The reaction will show up through your "hard-wired" behavior and money responses that have been ingrained from early in life and can unintentionally frame the advice you give.

To become more behaviorally aware, have you and your team take an objective discovery of your inherent strengths, struggles, biases, and communication style?

If not, please visit www.dnabehavior.com to start learning more about how you will instinctively respond under pressure when triggered by a stressful situation. This knowledge will put you in a much better place to guide your clients.

Part 2

Responding to Financial Stress in the Moment



6. Discovering the Real Causes of Financial Anxiety

"Clients can ride a downturn if they can master their money energy and channel the flow to the right places."

Regardless of how (apparently) financially wealthy a person is, it is reasonable to expect they may have some financial anxiety when the world becomes unsafe. When uncertainty arises, the energy of money will surface in dissatisfaction or disappointment in some area of their life. Or, it will expose past mistakes or black holes covered by unprecedented good times.

Do you have the pinpointed behavioral and money insights on each client? Do you know how they will instinctively react to the market's mood?

The DNA Behavior insights in the Financial DNA® reports will give you insights into the areas that may be causing financial stress. These insights may help you see whether the anxiety is about future growth challenges, disruption to continued lifestyle expectations, a threat to family or relationship stability, or disruption to a long-planned retirement from full-time work. Nevertheless, you will need to use these insights as a starting point to ask the client deeper questions about what is causing stress at a deeper level.

In addition, the Financial DNA "Market Mood" app will give you some objective insight into the client's level of financial anxiety as the market gyrates up and down, and some insights on how to interact with them.

Do you have the requisite facilitation skills to potentially go deep with your clients to identify the root cause of what is causing them real distress?

7. Financial Anxiety Threatens Identity and Self-Worth

"Your energy goes where your mind goes." – Joe Dispenza, author of Becoming Supernatural.

The root cause of anxiety may not be investments but something far more serious to do with a career, business, a spouse, or a family member. Maybe it resurrects historical issues; as an advisor/coach, you need to go deeper to ensure their identity and self-worth remain unharmed.

Anxiety can cause a person to change how they see the world and themselves in it, leading to a damaged self-image when facing an unplanned transition.

Manifestation of anxiety is a real thing. Anxiety in your clients can manifest in the form of negativity; this could lead to bad outcomes. Your job is to help re-route them to the "right path" that starts with their attitude, as without correction, this could be the starting point for where a person gets in their own way.

Do you have the composure to compassionately ask your clients the right questions till you get to "why" they have financial anxiety? Can you help your clients see their world through a new lens and change their energy?

8. Identify and Resolve Your Own Money Stories

"Advisors often fail because they have not resolved their own money baggage, and through their lack of awareness, the clients are left "eating" the advisor's behavior somehow."

As a mentor to many coaches, advisors, and leaders worldwide during the past twenty-five years, I have always said you cannot guide a client where you have not been yourself. Of course, one cannot have experiences you have not had yet.

But regardless of your stage of life, reflect on the experiences you (and your family) have had and how you dealt with the resulting financial anxiety and stress. It would be a good idea to be open and transparent with your team and get them to share. To demonstrate authenticity and build trust, it would be a good idea for you to lead this exercise off by sharing some of your own money stories. Consult your coach or sounding board to help facilitate the discussion if that will help.

Through these reflective discussions, you will build some relationship capital that can be transferred to your clients so they see you have walked the journey. Although, you must be behaviorally aware not to impute your baggage onto the clients. Sometimes you may need to rethink your personal money stories; you can always resurrect them to help clients on their journey when you have a deeper insight into their anxiety.

Have you got your own money stories ready to share with your team and clients? Are you aware of how your stories may impact the clients?

9. Falling Asset Values May Not Be the Biggest Problem

"Falling asset prices do not mean there is yet a financial loss."

For many people, the first reaction to falling asset prices is that they have lost money even though no crystallizing sale has occurred. Of course, the loss is temporary until the asset has to be sold for cash or otherwise exchanged. Consider whether the paper loss impacts the situation and whether the asset is fundamentally sound to keep holding. Does action need to be taken?

The generic wisdom is that the crisis itself is not the primary problem, but how you respond is. Your clients' mindset will drive success in embracing the situation at hand. The last thing you want to happen is that the client makes rash decisions that wipe out the wins of the last ten to thirty years.

The major risk that must be managed is not necessarily the client selling off some equity positions because they panic or think they can outsmart the market. Although, the wisdom is that clients should not be completely out of the market as they could miss out on the re-bounce and overall be worse off. Instead, the even bigger risk is that they emotionally make another seemingly unrelated decision in another area of their life that has far more costly ramifications.

Addressing such high-stakes decisions can be quite confronting for both the client and you as the coach or the advisor. However, it is essential to do so because one wrong decision can lead to a cascade of bad decisions leading to a more significant long-term problem.

I have learned that in a crisis, exercise your intuition when you have seventy percent of the correct information gathered, analyzed, and digested. Enough of the right information can be obtained by getting in touch with their internal guides and through some education via independent information sources.

So get your client to slow down, delay their intuition for a moment and do a three-sixty cognitive reflection to gauge how best to override the client's incorrect "gut" response and engage them in further reflection to find a correct answer.

Can you help your clients transform their perspectives and mindsets?

Whatever high-stakes decision your client may be considering, ask them what Pastor Andy Stanley from Northpoint Church in Atlanta says is the best question ever: Is it the wise thing to do?

10. Manage Your Stress Collaboratively with the Children

"Parental stress can be reduced with a family conversation about it.

If you are like me, I am sure you will want to keep stability in the household even in the bad times. My general approach has been to maintain a reasonable standard of living for the family and leave the problems at the front door (or since the pandemic in the home office). Being somewhat reserved and less outwardly emotional, this is more natural for me to do than others.

Providing stability is a wonderful thing to be able to do. Although, it could be a good learning lesson for later in life if the children experience some of what a downturn means.

I believe it would be misguided for the children not to feel anything when you and your clients deal with stressful times. They are like cats and will know the energy has changed in the room. Do you think the children know that you are less patient when your mood is down and you have less time for them? Also, don't forget they also go to school or college and will hear others talking about it. So, you may be asked how we are dealing with the downturn? Will we be okay?

As family members, they are part of the ups and downs of the journey too. They deserve to know something. But, my experience is that it is better to discuss what is going on with them. It will reduce their anxiety and yours, which keeps the overall energy calm.

Ultimately, if a high-stakes family decision must be made, openness and transparency will mean more love and support. Then, when the good times return, there will be more appreciation for the benefits.

Have you ever discussed how the children are impacted by their financial stress with your clients? Would they see the potential benefits of such conversations with their children?



Part 3

Addressing Mental and Physical Health

11. Sleep Deprivation Is a Major Signal of Stress

"Some clients will be in denial that they are financially anxious. Find out how they are sleeping". We have learned that the length and quality of sleep are vital to your mental and physical wellbeing. Further, sleep impacts the operation of your central nervous system. Your anxiety can be identified daily through the heart rate variability (HRV) measurement on a smartwatch, Whoop band, or equivalent device. I suggest you start doing this for yourself and then bring it into the client conversations. You will soon learn a lot about the client's wellbeing. Money is of little value if worrying about it causes stress.

Are you prepared to discuss whether the anxiety is worth risking their long-term longevity with your clients?

12. Keep Emotions in Check and Focus on Your Health

"Understanding the impacts of behavioral and money energy helps you be the voice of reason in a crisis."

So often, when there is financial stress, the head-spinning and conversations remain solely focused on how much money there is now and will be. Money is easy to count, but the impact on your life of stressing over it, particularly your health, is not. But this is where the highest cost of financial stress could be sitting.

Taking the connectivity of money to health further, it will be worth observing whether your client's food and alcohol intake has changed because of financial anxiety. Again, this is something the smart devices will pick up on. In particular, the consumption of alcohol has a high negative impact on the HRV.

Engaging the clients with your stories will help them take notice. Discussing health issues is always a sensitive personal matter. However, if you have a vibrant life, the clients will see it. That may trigger a more positive, energetic reaction and more extended lifestyle changes.

Are you taking a look at your personal discipline and energy management so you can inspire your clients?

13. Learn to Breathe, Keep Calm, Do Not Panic

"Deep Breathing Can Elevate Your Energy and Help Change Your Mindset."

As the behavioral guide, I would suggest that you could learn to lead your clients through some deep breathing exercises before, during, and after discussing high-stress issues. Even meditation practices work. The key is to help the client change their energetic patterns and bring calmness to the central nervous system. Further, it will help them be more centered and not panic when making high-stakes decisions.

I am sure as parents you have done this with a child when they have got worked up about something. Well, as adults, we need to do it too.

Have you noticed how your energy changes when you engage in deep breathing?

Dealing with the Different Clients Uniquely

Part 4



14. Meeting Client Resistance to Advice and Change

"A stressed-out client may not be able to communicate effectively."

One of the difficult issues you will face is that some clients may not want to talk or take advice when they have anxiety. This resistance is something you will need to get past. They must always know your only interest is their well-being, and their concerns are understood. The relationship capital (trust) you have built through every prior interaction could be lost if your bedside manner in the downturn is wrong. Reflect on how physicians, attorneys, and accountants quickly lose trust when their communication is poor, particularly when delivering bad news.

Approaching this scenario as you would change management, you will need to gather and share more stories and examples. Consider getting them to talk with a broader sounding board of friends and mentors they respect. The more they understand the wisdom in sharing information, the more likely they will reduce anxiety and listen to advice.

One of the best ways to get your client to act in a situation requiring a change of energy will be to use the Gestalt language protocol: how to communicate with individuals in a nonthreatening manner so that clients feel like they can share and learn. One fundamental way is by sharing experiences and stories rather than being prescriptive with advice, followed by asking questions about their deeper purpose, passions, values, and identity. For example:

- How do you want to show up in the new world?
- How do you want to feel in the next stage of your life?
- What will be important to you?

Remember that when you or your team interact with the client, understanding, tone, and words will be crucial, along with your inner confidence and authenticity.

You are their leader.

What stories will you share? How will you adapt to each client's unique communication and behavioral style?

15. Build a Plan for How Your Firm Will Communicate with Different Clients

"Know how your clients will react to market movements and how their money energy will flow."

Every client is unique in terms of their behavioral style and how they need to be communicated with. The pressure of stressful times will make this need even more robust.

Conversations are far more manageable when money comes in, and life or businesses are not under threat. Nevertheless, following the "Platinum Rule" of regularly communicating with clients on their terms, not yours, will be critical when there are stressful times.

Firstly, I suggest that you match your team members to the clients based on similar behavior and money styles. The type of energy that is brought to every interaction will be important.

- The more self-directed client may only need a quick phone call, email and perhaps a to-the-point meeting.
- The more structured client will want more research and an action plan.
- Then, the more sensitive relational clients will need a longer but relaxed meeting.
- Those who are more lifestyle-oriented will need reassurance with a more high-level response.

An essential aspect of your communication will be actively demonstrating that you have listened in a non-judgmental way. Your entire focus must be on what the client says, feels, and needs. Your mind cannot wander off with your plan, beliefs, biases, and mood.

Even think about having two team members with different styles interact with the client so that the different perspectives can be heard and further understood.

Have you ever been unintentionally triggered by a client when under pressure? Have you got a plan for how you will communicate with each client uniquely on their terms?

16. Expect To See Some Clients Show Up Differently

"Expect under pressure; you will see some clients do a behavioral flip that you may not have seen before."

The behavior you may see from a client under pressure will be their natural "hard-wired" DNA Behavioral style. Despite all the socialized learning that may have gone on during their lives, it is hard for anyone not to revert to their instinctive way under pressure. As the coach or advisor, you may not have fully seen it come out very strongly, given that times have generally been good for the past thirteen years since the 2008 GFC and even the past thirty or so years.

Nevertheless, as has already been said, this is the time to hold your ground and communicate with clients on their terms based on their DNA Natural Behavior style.

Also, this would be an excellent time to take a deeper dive into the client's overall natural DNA behavior and money styles, driving their reactions and future decision-making.

1. Are they working in a role that is a fit for their talents? They may be mismatched, which causes additional stress.
2. What is their risk tolerance? It is easy for people to overstate how much risk they are prepared to take in good times. That can cause much pressure in a downturn.
3. Are they managing their savings and budgets? Have they spent away from their safety cushion? Clients may have incorrectly assumed revenue, or their bonus will automatically flow in some cases. Now, the safety valve is under threat. At a minimum, this could cause mismanaged expectations at home or for leaders with their team, causing stress.
4. Has the client set goals aligned to their level of motivation and capability? When the "world is on the up and up," it is easy for people to have an over-optimism bias on what can be achieved. That may be a re-set moment to accomplish the pressure valve.

Further, the business and financial plans may need to be adjusted for other factors such as prior experiences the client has had, their financial capacity, proximity to retirement, level of knowledge, and financial, legal, and family complexity.

Do you know how your clients will behave under pressure? Have you reviewed what adjustments may be needed to re-align behavioral style and expectations?



Part 5

*Strategies for
Clients to Build
a New Future*

17. Being Prepared to Change Your Thinking

"What the wise do in the beginning, fools do in the end" – Warren Buffett

Given that we are thirteen years since the GFC and over thirty years since the 1987 stock market crash, many will be conditioned to a set of perspectives and practices that have, until now, stood the test of time. But, will this thinking and approach be confirmed in a new world? Will the hot streak of decision-making be sustainable?

Now is when you and your clients may have to make fundamental changes to your decision-making, the assumptions used, how you value assets, and your attitude to debt. Given that there will be new facts and deep structural shifts of seismic proportions, there may need to be changes in strategy and tactics with the new factual situation.

For instance, is there any point in doubling down on business activity or investment that is fatally flawed or buying into a trend with no long-term future? A big worry is the debt levels people are carrying against falling asset values or income streams that may not continue to exist.

All of us are anchored to the knowledge of prior success and may be resistant to change. Some of the anchored fog may be caused by the emotional triggers of anxiety. On the flip side, the more visionary and creative people backed into a corner may be looking to make a switch that is not realistic. That may be a step they have got away with in high growth times. Nevertheless, a change of thinking and decision-making approach will be important.

As you prepare to guide your clients, have you considered your and the clients Anchoring Bias and Adaptability Quotient?

18. Build an Enhanced Relationship to Money

"Remember that money itself does not care or have emotions when markets shift up or down. However, you do. Therefore, your perspectives on how money serves in your life are fundamental to your reactions and level of anxiety."

So many people define their life value by how much money they have. Their level of abundance is measured in terms of wealth. The problem is that when downturns come and reduce the wealth, does that mean their worth as a human has been cut down? Thinking like this can cause much needless stress.

In these stormy seasons, this is the time to start engaging clients in conversations about the emotional side of money. These discussions will help the client to reframe their relationship with money.

- What does money mean to them?
- What role does money play in their life?
- What is significant about money?
- How does money impact their relationships?

Continuing not to talk about the emotional side of money will be denying the client the ability to deal with serious financial issues that are causing them concern. They will not have the skills or the narrative to address their beliefs about work, success, survival, recreation, health, giving, and community

Such conversations will be getting to the core of your client's life, given that their relationship to money is so inextricably tied to who they are. The key is that the client must first clarify their identity as human beings. Once that is uncovered, the money conversation will become more straightforward.

As a coach or advisor, you must be prepared to get your relationship with money in order before you can meaningfully guide the client through that conversation.

Are you ready to navigate the meaning of money in your life? Do you feel equipped to stretch your traditional boundaries and have these conversations with clients?

19. Help Your Clients to See Their Future Reality No

"Keep the clients visualizing their future and focused on their goals-based plan for building a Quality Life."

It is easy for people to start talking doom and gloom in downturns. The downturn does not mean all is lost. At most, it will be a temporary setback or disruption. Instead, there is a future for your clients to look forward to. The main thing is to foster realistic optimism. If the plans you have designed with the client are sound and have built-in a downturn strategy, there is no reason for panic. Of course, this will depend on the "floors" put into the plan and the overall risk management.

Given the assumption that a sound foundational plan was developed, the key is to hold your nerve and re-educate the client on the steps taken by communicating on their terms. Get them to revisit the visuals of their planned future as that always helps focus and energy management. Then, show them what the temporary impact is.

Depending on the plan design and the severity of the downturn impact, some tactics may need to be changed. Do not be afraid to bring new thinking to the plan (whether it be a business or financial plan).

Your job is to boost their confidence and prevent self-destructive behavior.

Have you re-reviewed the client's goals and plans to ensure they work in a severe downturn? What adjustments do you need to make to keep them on track?

20. Ensure Your Clients Fully Understand Their Decisions

"People will stress less when they understand their decisions and have been educated with scenario analysis."

For the last twenty-five years, my whole existence has been helping people become more self-empowered. Too often, I have seen people make decisions they do not understand. Sometimes, they have blindly followed the advice given by someone or acted independently based on following the herd.

Investing in the plethora of cryptocurrencies would be a good recent example. In other cases, I have seen people lured into businesses they do not fully understand the dynamics of. Many other topics include following faulty legal, tax, and accounting strategies.

For sure, a downturn will expose everything wrong. The problem is that the client's reactions will be far more negative when they do not understand why they made the initial decision. Before clients decide to unravel a strategy, be sure you and the client fully understand what is going on. Do not be afraid to ask questions. Also, do not be afraid to take a pass on a new strategy or opportunity you do not understand.

So, now with the downturn, the clients must be empowered as key players in the decision-making process. They must be fully involved; otherwise, they will feel unsafe and always have anxiety. If you know they do not fully understand the strategy, it is best to keep them out of it.

Are you prepared to help your clients take stock of the decision-making to date so there is some level setting on their understanding? Then, are you prepared to start educating your clients more to participate in future decision-making so they are self-empowered fully?

21. Build Strategies to Anti-Fragile the Future

"Going forward, build "antifragility" plans for unexpected events."

In 2019, my sixth sense told me firmly that a shockwave was coming. I could not rationalize where the global markets were positioned when doing my long-term forecasting. I started taking steps to diversify my businesses with revenue streams not dependent on one product or market. So, if one product or market got disrupted, there would still be alternative revenue streams from which the business could grow. Also, for the organizations I was an advisor to or on the board, I began to recommend strategies for building foundations to generate new uncorrelated revenue streams.

We have just gone through two highly disruptive years caused by the 2020 Pandemic, which had unforeseen consequences. While I did not know the pandemic would suddenly come the way it did. The point is it suddenly came.

Antifragility planning is about intentionally putting in place strategies that enable the business to potentially get stronger in the face of extreme stressors, chaos and disorder. Rather, than just being resilient and dealing with disruption, the experience is used to improve and grow.

As a business or financial advisor, it would help your clients manage their anxiety if you could guide them to see ways to build new ways to generate income and create wealth. Such an approach will help deal with permanent losses from a redundant business model or a career path that is suddenly ended. I am talking about being far more structural than covering six months or more of costs.

Have you started to consider the long-term trends from here? How can you guide your clients to think about future possibilities that they can capitalize on?

22. Showing Up as a New World Leader

"A crisis requires leaders to have the confidence to take swift action to adapt to the new reality quickly, and at the same time demonstrate compassion in all of their dealings."

In the spirit of over-communication, I will reiterate that you need to ensure the business (or even the family) leader is mentally prepared to deal with the perfect storm as a coach or advisor. The leader cannot act like a "deer in headlights." To make their team and clients feel safe, they will need to feel safe themselves. The safety will come from knowing there is a clear strategy and a plan. For the team and clients, it will be communicating with belief.

Some behavior and money energy points for you to help leaders remember are:

1. The leader is empowered with identity and money clarity. How the leader desires to show up in the future must start being acted out now;
2. If a second-in-command is not in place already, then get one. The article: "A Time-Tested Strategy For Leaders Facing a Perfect Storm" shows in a crisis that this role is very valuable for helping keep calmness and sensibility in the team. [Click Here](#)
3. Knowing the core go-forward team is intact and engaged is crucial. Do not "throw the baby out with the bathwater." That may mean financially re-engineering the business and changing the workplace operating structure with a re-defined hybrid model. Some in-person meetings and office time are beneficial for collaboration and alignment, which will be critical for navigating the storm.
4. Notwithstanding the desire to maintain workforce stability, the leader will need to review the functionality of all roles in the business against the go-forward strategy and metrics.
5. If anyone has to leave, handle that with care because this will show the continuing team that the leader has deep compassion.
6. The opportunity to upscale the business's talent pool at a lower price will come. So, again, look at where the right talent will fit.
7. The leader must continuously show they care for the team and clients. Random acts of kindness and encouragement will create lasting memories and overall happiness.
8. Build a high-performance culture based on clarity of strategy, visibility and fairness of goals, and accountability.
9. Focusing on the team's continued mental and physical health will be necessary. That starts with the leadership.
10. Start to "Play Bigger" as laid out in the book by Al Ramadan et al. Differentiating the market positioning of the business from its competitors is vital. The storm may mean changing tack and making an adaptation.
11. Appreciate that some of the clients may show up differently during a crisis. Even some may not be suitable for the business long-term based on profitability and otherwise not being ideal.
12. The decisions made now may transcend into the long-term future of the business. Therefore, it is essential to avoid the "Decision Cascade Syndrome" when one bad decision causes a series of many bad ones to patch up the fundamental problem caused.

If you want some great business tactics to inspire confidence, I would recommend reading the article by Pete Flint of NFX.com called "39 Moves to Survive (and Thrive) in a Downturn, 2022 Edition," which you can link to at [Click Here](#).

23. Conclusion: Increasing Money Energy to Navigate Financial Stress

"If we understood more about ourselves and our relationship to money and the energy it produces, talking about it would be as natural as talking about the weather." - Hugh Massie, Chairman, DNA Behavior.

Money has energy. It is a driver of emotions. It impacts our health, both positively and negatively. Our identity influences how we 'behave' with money.

The first law of thermodynamics states that the energy in a system must remain constant—it can neither increase nor decrease without interference from outside.

What, therefore, do we understand about the energy of money and its impact on our lives? If we don't understand or even acknowledge the energy of money, how then can we manage interference, intervention, and movement from outside?

In light of the uncertain global financial markets at present - today is the day to change the way you think about money, your relationship with money, how you talk about money and recognize the place the energy of money has at the center of your life and wellbeing.

As an adviser and coach, you should consider how your money energy is reflected in the guidance you give to your clients. Hence once you have understood your money energy, you will be better placed to guide clients through the next season of the market downturn.

You cannot have overall health and well-being without sound mental health. Money is one of the biggest factors driving people's mental health conditions, but it is often not addressed even by practitioners.

Are you willing to have tough conversations? Would your teams know how to have these talks? Do you think you know enough about your money stressors to empower clients to share theirs with you?