



VALUE-ABILITY

Questions to Ask When Using the 4 R's

The following is a set of questions to use with clients to help them make effective decisions based on linking their values, goals, and decision making during highly emotional times.

RECOGNIZE

- How am I feeling?
- What are you thinking? What's on your mind?
- What do you want to do today?

REFLECT

- Have you stepped back and revisited your goals and values?
- Have your goals changed?
- Have your values changed?
[Do the values exercise with the client if you haven't already. It provides context for future goals and the decisions they might be making today]
- What is important about your goals and values?
- How are your goals linked to your values?
[Help the client link them and discuss the benefits it provides them]
- What actions can you take today that connect your goals to your values?

REFRAME

- What do you think your other options are?
- I know what you want to do today is "A," what other choices do you think you have?
[Listen to their full response. Then say in a positive tone: "That is one option. There are other options as well." List out other options with the positives and negatives for each option.]
- Which option do you like best? [Listen to their full response]
- Would you like to hear my thoughts?
[Let them know what you think the tradeoffs, advantages, and disadvantages are. Bring in current facts to help define the current reality. For example, the problems with trying to time the market and historical evidence of equities exceeding the pace of inflation. Then review the aspects of their plan which have been set up for this situation and/or to achieve the goals they have set]

RESPOND

- What do you think your best choice is?
- Before making a final decision, do you think it would be appropriate to ask someone else whom you trust to get a second opinion on what your best choice is?
[If yes, set a time to reconnect to make a final decision]
- If no: What would you like to do in this situation?