Margaret Chen - Q2 Behavioral Check-In

Advisor Quick Brief™

Est. Reading Time: 30 Seconds

If you only read one thing before this meeting...

KNOW
Margaret's current financial confidence and planning scores indicate she is navigating a period of reduced liquidity and increased pressure regarding debt management.

AVOID
Avoid presenting complex long-term wealth strategies or investment performance metrics before addressing her current liquidity concerns.

DO
Inquire about her current financial priorities to better understand how her recent life transition has shifted her focus regarding emergency savings and debt management.

ADVISOR CONFIDENCE SCORE 44 /100

Her confidence score reflects observable gaps in her emergency savings and the presence of credit card debt.

MEETING FOCUS The objective is to acknowledge her recent life transition while collaboratively identifying actionable steps to stabilize her liquidity and debt position.

MEETING STYLE **Cautious**

Adopt a patient, steady communication style that prioritizes clarity and validates her current financial situation before moving toward new planning goals.

Executive Summary

Quarterly check-in following a major life transition; confidence and liquidity under pressure.

OVERALL SCORE	ASSESSMENT DATE
48 / 100	**Jun 20, 2026** —

BEHAVIORAL	RELATIONSHIP	FOUNDATION	PLANNING
44	**68**	**50**	**45**

Behavioral Risk Indicators

- Emergency savings gap
- Credit card debt stress

Behavioral insights are based on client self-reported responses and are intended to support advisor-client communication. They should not be interpreted as psychological diagnoses or clinical evaluations. Advisors should use these insights alongside their professional judgment and the client's financial objectives.

Score Trend Over Time

Behavioral & Foundation score history