

An Introduction to Applied Communication

INTRODUCTION

The primary premise of this book is that the financial planning process can be significantly enhanced through the appropriate application of communication theory. By theory, we mean one or more models based on a set of premises that lead to explanations and conclusions. In the preface to this book, we introduced a nine-step framework as a way to conceptualize how financial planners interact with current and prospective clients. A key assumption embedded in this framework is the notion that financial planners who understand and practice the process of communication will be better prepared to help clients reach their financial goals. If you are a student enrolled in a CFP Registered Program, the nine-step process of communication may provide new insights into better ways to communicate with others. If you are already a financial planner, you may find that the framework validates much of what you are currently doing when working with clients. That is, the framework—and communication theory in general—can be used to endorse many of your current practices while providing information to help improve other aspects of interpersonal communication.

Consider the following example. Begin by visualizing a financial planning office. A prospective client makes an appointment to meet with a financial planner. On the day of the meeting, the prospect arrives 10 minutes early. She is seated in the office waiting area. At the appointed time, she is escorted into the financial planner's conference room. A few minutes later the financial planner arrives. She sits down across from the prospect before introducing herself. So far, in this imaginary scene the financial planner has yet to say a word to the prospective client. The question at this point is: Has communication taken place? A novice financial planner might say, "No."

Someone who has more experience probably will say, “Yes.” Communication theory would support the experienced financial planner’s insight.

Let’s evaluate what communication has occurred thus far in this scenario. We know that the prospective client reached out to the financial planner in one way or another to make an appointment. This might have occurred online, through email, or through a phone call. It is also possible that the client made an appointment in person. Regardless of the method, some interaction between the prospect and the financial planner and her staff must have already occurred. This interaction set the stage for further dialog. It is also reasonable to assume that initial conversations laid the groundwork for what the prospect expects from the financial planner. After all, early in the client–financial planner relationship, when a client has only a small amount of information from which to make assumptions, the content of communication is arguably even more important. In general, people tend to overmagnify the meaning of information when only a small amount of information is available. For example, let’s assume the prospective client reviewed the financial planner’s website, and then initiated a phone call to the planning professional to ask some questions.

Prospect: “Hello, could you tell me a little about the services you offer.”

Planner: “Sure, we provide investment management and retirement planning advice. Would you like to set up an appointment?”

Prospect: “Oh, okay. I guess that would be all right.”

At this point, the website and quick phone call served as communication tools to deliver a certain message to the client. What has the financial planner communicated on this short phone call? Did the prospect really want to know about the services offered? Maybe, but maybe she also wanted to know if the people within the firm would be approachable and take the time to listen to her. These *first-impression messages* can be quite powerful and have a lasting effect. Research suggests there may be some truth to the old adage: “You never get a second chance to make a first impression.”¹ Given the persistence of first impressions, a financial planner should choose to be intentional in their initial communication with a client.

The financial planner also may benefit from asking open-ended questions to determine what services the client is really looking for and whether the client is a good fit for the services provided by the planner before scheduling an in-person meeting. By asking the right questions, the financial planner may begin building trust and commitment with the client

or save time on the part of both the client and financial planner if the relationship is not a good fit.

Prospect: “Hello, could you tell me a little about the services you offer.”

Planner: “Sure, we provide a wide array of financial planning services and customize those services to each client. Perhaps you could help me understand which financial issues you’re most interested in addressing.

Prospect: “Oh, okay, well three main concerns come to mind, and they are whether I’m currently saving enough, investing the right way, as well as figuring out a long-term plan for one of my kids who has special needs.”

Planner: “Okay, thank you, this information is really helpful. Our team has worked with a number of other families to set up life-care plans for their child who has special needs, as well as provided retirement and investment planning specific to their situation. It sounds like our firm would be a great fit for your needs. Would you like to set up an appointment to learn more about our services?”

Prospect: “Yes, definitely. I’m excited to get started.”

Communication between the prospective client and planning staff started again the moment the prospect entered the business premises. Was the person greeted? How was the greeting received? Did the client feel welcomed? Was the prospect immediately offered something to drink or not until she reached the conference room? What were the environmental triggers in the waiting room that signaled the financial planner’s working style? Was there a television showing business news or were general readership magazines available to peruse? Was the client sitting in silence? Was there classical music playing in the background, or was the client able to overhear conversations taking place within the office? Each of these elements will be discussed in more detail throughout this book. At this point, it’s just important to note that the environment can influence the way clients decode a financial planner’s message. The concepts of encoding and decoding a message are examples of elements within communication theory. The office environment and staff interactions, in particular, can shape the manner in which communication does and will take place, as well as influencing the comfort level and expectations of the client.

Now that the client is sitting down directly with the financial planner, imagine that the following brief discussion occurs between the prospect and financial planner:

Planner: “It is so nice to meet you.”

Prospect: “Thank you for taking the time to meet with me.”

Planner: “You are welcome. How was the traffic today?”

Prospect: “Not bad. It took only 20 minutes to get here.”

It is apparent that some form of communication is occurring. Specifically, the prospective client and financial planner are engaged in *oral discussion*. While communicating orally is very important, there is a lot more to communication than simply talking. Communication encompasses much more than a spoken or written word. Neither the prospective client nor the financial planner are robots speaking in monotones. The way in which the words are spoken and interpreted is just as important—and sometimes more important—than what is actually stated. It is precisely what is not being said that often dictates the manner in which dialog is coded, received, and decoded. That is, what we are not “seeing” in this example are things like:

- Facial expressions
- Tone of voice
- What the financial planner is wearing
- How the prospect and financial planner are seated

We are also not “hearing” how the two are connecting. Would someone interpret the discussion differently if the prospect and financial planner were yelling at each other? Probably so. What if one was whispering and the other was checking emails on a phone. What if the client was trying to make eye contact and the financial planner was mostly looking down or away from the client? Of course, what we do not see or hear in this example is just as important as what we know has occurred.

The purpose of this chapter is to set the groundwork for improving the communication skills and competencies of financial planners. Our approach in this chapter involves outlining the most relevant *theories of communication* in an effort to help readers both understand and apply communication techniques to meet a key learning objective as outlined by the Certified Financial Planner Board of Standards Inc. (CFP Board).

FINANCIAL PLANNING OUTCOMES

The CFP Board is the primary academic oversight body for colleges and universities that provide financial planner education at the undergraduate, graduate, and certificate levels in the United States. The CFP Board also provides oversight to the more than 75,000 U.S.-based CFP professionals who practice on a daily basis. Currently, the CFP Board has identified 72 financial planning topics that all registered programs must include at an advanced level when providing education and training to students. By definition, it is assumed that all practicing financial planners are familiar with and competent in the application of these learning outcomes. Of particular importance are the learning outcomes in topic B.15 as described in the CFP Board's *Student-Centered Learning Objectives Based upon CFP Board Principal Topics*²:

Principles of Communication and Counseling

1. Explain the applications of counseling theory to financial planning practice
2. Demonstrate how a planner can develop a relationship of honesty and trust in client interaction
3. Assess the components of communications, including linguistic signs and nonverbal communications
4. Apply active listening skills when communicating with clients
5. Select appropriate counseling and communication techniques for use with individual clients

This book provides readers with tools and techniques, in written form, graphically, and through audiovisual formats, to achieve these outcomes. In order to address these outcomes, it is first important to define exactly what we mean by *communication*.

COMMUNICATION DEFINED

What is *communication*? Despite the simplicity of this question, the answer is somewhat elusive. In fact, there are hundreds of definitions floating through academia that attempt to address this query. Some argue that communication is the act of transmitting a message from a sender to a receiver.³ Within this definitional framework, the receiver can be conceptualized quite broadly, from one person to millions of people. Others have argued that

communication is the process of interacting through messaging.⁴ Heath and Bryant noted that communication can be viewed as a process of ongoing events—either intentional or random—that result in conversations or encounters.⁵ While none of the hundreds of communication definitions are entirely satisfactory, we recommend adopting a view of communication as being primarily process driven. For financial planners, this perspective may make the most intuitive sense. The process, which is described in more detail later in the chapter, entails the creation and sharing of information to enhance mutual understanding.⁶

This working definitional framework highlights two important elements of communication. First, communication is sensual. By this we mean that communication requires at least one of the five senses, such as sight or hearing. Both are essential to the transmittal and receipt of communicated messages. However, it is also possible that the senses of touch, smell, and taste can aid someone's ability to communicate. Consider situations when someone has touched you. A handshake can be a warm welcome or a luke-warm reception. If the touch was meant as a welcoming measure, the sensation might enhance communication. If, on the other hand, the experience is negative, the result can be a discussion with elevated levels of tension. There is a powerful element of perception involved here. The perception of the client relative to the success of the communication channel(s) is paramount. Each client's perceptions will be different. Additionally, every financial planner's reactions will be different.

Second, communication is a learned activity. Obtaining the skills necessary to communicate and to interpret communication properly is required to successfully establish and maintain professional relationships. This means that communication is as much about the context of dialog as it is about the word or pictures used. Consider the often-used phrase "you guys." Today, it is quite common for speakers to address an audience by saying something like, "How are you guys doing?" As audience members we have learned that this blatantly sexist phrase is meant as a generalized welcome statement, not a term to inflame gender bias. Yet, this is only true within the context of American lexicon. In other words, we have learned to hear the words "you guys" and immediately interpret the meaning as gender neutral.

Within the environment of financial planning, it is hoped that communication will be intentional. That is, communicating with clients, colleagues, staff, and others should be related to a specific purpose. That purpose may be to:

- Establish a working relationship
- Develop trust
- Obtain information

- Create boundaries
- Persuade others to do something
- Facilitate decision making
- Exert power

Purposeful communication can be a form of self-expression. We know, for example, a faculty member at a major university who wears only multi-colored sneakers and T-shirts to work. Although we do not recommend this form of nonverbal communication to students studying financial planning because it conveys an image of casualness, we certainly admire our colleague’s creative self-expression. Our colleague, whether intentional or not, is communicating a number of personal and environmental cues merely by the manner in which she is dressed. Keep this in mind: generally, unintentional communication is something to be avoided, especially within the context of a client–financial planner relationship. For example, we have another colleague who has a very indirect way of asking questions. In fact, he starts nearly every discussion with a question that is neither rhetorical nor easily answered. The result is generally a dialog that loses focus and creates conflict. The funny thing is that he does this unintentionally, and often wonders why others do not invite him to lunch or to meetings.

It is also important, before moving deeper into the book, to further delineate what we mean by communication. As shown in Figure 1.1, there are four general *categories of communication*⁷: (1) intrapersonal, (2) interpersonal, (3) group, and (4) mass.

Intrapersonal communication refers to the dialogs we all have in our own minds. Sometimes we argue with ourselves, while at other times we daydream

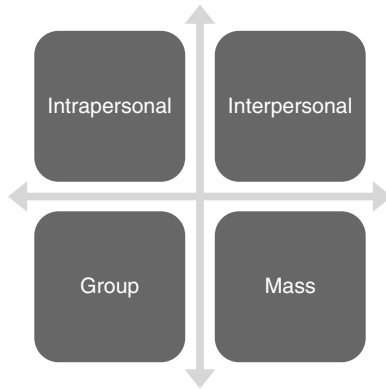


FIGURE 1.1 Categories of Communication

about faraway adventures. *Interpersonal communication*, on the other hand, deals with communication between two people or sometimes within small structured units (for example, families). *Group communication*, as the name implies, involves communication within and to larger groups of people. *Mass communication* involves messaging to very large groups, typically through electronic channels. Of the categories of communication, mastering mass communication is the least valuable in regard to building a successful financial planning practice. Within academia, the majority of those with a doctorate in communication studies deal with mass communication issues.

While each category of communication is certainly important within the context of financial planning, we are primarily interested in exploring *interpersonal communication* strategies, tools, and techniques. Financial planning, as a professional endeavor, is premised on the notion of one person helping another person, family, or entity. Financial planning is, at its core, a helping profession. To be effective as help providers, financial planners must possess an interest in improving their communication skills. Not only must financial planners acquire communication skills, but they also need to practice communicating reflectively and reflexively. These terms were introduced by Donald Schon⁸ in 1983. Schon argued that professionals have an obligation to reflect on the effectiveness and correctness of their thoughts and conceptualizations of reality. Schon argued that rather than be satisfied with the way you are doing something today, improvement can occur continuously by consciously evaluating emotions, experiences, actions, and responses. This evaluation is two-pronged. First, it is important to evaluate how you are feeling and reacting. Second, it is imperative that you empathize with those around you. This means accounting for the emotions and reactions of colleagues and clients, synthesizing these reactions, and changing behavior accordingly.

When viewed from the concept of reflective practice, the ability to communicate effectively is the most important factor in determining a financial planner's success. Some might argue that technical skills related to financial projections, the ability to create and manage portfolios, or the capability to develop complex asset protection models are what make great financial planners. This might, in fact, be true. However, we would argue that financial planning aptitude alone is not enough to guarantee success within the profession. More important, in our thinking, is the competence to effectively deliver the message of financial planning to prospective and current clients. Think of it this way: the majority of clients are looking for advice from a dependable professional. They want to engage the services of someone they can trust. *Trust*, for better or worse, is shaped in large part by client perceptions of the financial planner's skills and abilities. *Perception* is, in turn, formed most directly through communication technique. This relationship is shown in Figure 1.2.



FIGURE 1.2 The Process of Building Trust

Financial planners who are functionally competent, but lack the skills to communicate their competence, will always be at a competitive disadvantage when compared to financial planners who are skilled in both the planning process and communicating outcomes of the process.

THE THEORY OF COMMUNICATION

Consider again the definitions of communication from our earlier discussion. A key assumption embedded in each definition is that communication is a process. Specifically, communication involves the transmittal and receipt of information and ideas from one person or group to another. More importantly, the process can be interpreted only if the context of conversation is known.

Quickly scan Figure 1.3. What is occurring here? Without knowing the context of the discussion, it is easy to imagine any number of scenarios. Look at the girl's face. Is she responding to a request or about to pose a question?



FIGURE 1.3 Interpreting the Context of Conversation

Is the young man standing impassively or is he engaged in active listening? Maybe something else entirely has happened. Without some understanding of the context surrounding a conversation, it is often impossible to fully grasp the purpose of communication.

Figure 1.3 also illustrates the five elements necessary for communication to occur. According to Dimbleby and Burton,⁹ the *process of communication* must include a:

1. Sender
2. Message
3. Form
4. Receiver
5. Effect

In Figure 1.3, for example, let's assume that the young man shared an idea with the girl. Using the process of communication from before, he was the *sender*. The *message* is the idea or information shared. We do not know by looking at the picture what the message was. *Form* refers to the method of communication or what was described previously as the channel of communication. In this situation, oral dialog is the form of communication. Other forms of communication include writing, singing, dancing, and using sign language, to name just a few. The girl in Figure 1.3 is the *receiver* of the message. *Effect* refers to the receipt and interpretation of the message, or what was described as decoding in the Financial Planning Communication and Counseling Skills Framework described earlier. Apparently, the girl has received the message, and based solely on her facial expression and body position (that is, leaning away from the sender), the young man's thought has had an effect. It is important to remember, however, that without an understanding of the context of communication, it is not truly possible to know if the effect was positive or negative.

THE IMPORTANCE OF FEEDBACK

While the five elements of communication conceptually define the process of interaction, the system of dialog described earlier lacks another essential element; namely, *feedback*. To understand the meaning of feedback, we must first delve more deeply into the theory of communication.

At its most basic level, *language* is composed of nothing more than a series of *signs*. Writing is the best example of communication as a grouping of signs. Consider the words on this page. For those familiar with the English language, the lines, dashes, curves, and dots on this page make sense.

That is, the context of sentences and paragraphs, made up of generally recognized signs, can be interpreted by most anyone familiar with the English language. What happens when someone who speaks and reads only English visits another country, such as South Korea? The Koreans created a very functional writing system thousands of years ago called *Hangeo* (한글). Korean script is interesting to look at and is easily interpreted by those familiar with the language. The average American visiting Seoul, however, would have a difficult, if not impossible, time communicating with native Koreans using only Korean script. While the American may recognize the signs of writing, the knowledge (remember that communication is a learned skill) to communicate effectively will generally be missing.

Verbal communication is also composed primarily of signs. Think of signs as additional communication context. Consider the following discussion:

Ted: “Jim, how did you like the boss’s speech today?”

Jim: “Well, the boss made some really interesting points.”

Ted: “He sure did. The one about following in his footsteps by working harder really made me think.”

This example shows how easy it is to misinterpret a message if the signs of communication are not agreed upon or understood. As outsiders reading the transcript of the dialog, we might conclude that both Ted and Jim have deep admiration for their boss. Based only on the signs shown in the callout (that is, the words alone) this would be a logical conclusion. However, what we do not see is the way the message was encoded. That is, it is very unlikely that Ted transmitted his words in a shallow monotone voice. Equally unlikely is the prospect that Jim received the words at face value. Instead, he decoded the words, taking into account the manner in which Ted conveyed his message.

This highlights a critical aspect of effective communication. Both the sender and receiver must understand the signs being used. A precondition of effective communication is that the receiver be able to decode and interpret the signs quickly. In some ways, this sounds like a complex game of spy-versus-spy. While not strictly accurate, there are elements of truth in the analogy. Communication tends to be culturally specific. Americans, for example, use signs that are different from communication signs employed in other cultures. It takes time to learn about specific communication signs and signals. It takes even longer to acquire the skills necessary to decode messages. This helps explain why we tend to laugh at characters in movies who try to speak a nonnative language to someone fluent in another language. By definition, the nonnative speaker will almost always misinterpret signs of communication.

Let's revisit the dialog between Ted and Jim. This time, notice the inclusion of encoded signs sent by both men. The italicized dialog represents the intrapersonal decoding of the original message:

Ted (slapping Jim on the shoulder): "Jim, how did you like the boss's speech today?"

Decoded: "Ted is about to share something on a personal level."

Jim (shrugging his shoulders): "Well, the boss made some really interesting points."

Decoded: "Jim does not want to say anything until he knows where this conversation is going."

Ted (almost laughing): "He sure did (wink). The one about following in his footsteps by working harder really made me think."

Decoded: "Got it. Ted thinks our boss is a hypocrite."

Readers whose native language is English will almost certainly interpret this revised dialog as being based on sarcasm. It is unlikely that either Ted or Jim hold their boss in high esteem. We know this because Ted has encoded his serious words with humor. Jim was able to decode the message as being ironic. Ted went further and included a wink (a physical sign) to ensure that Jim really understood that he was making fun of his boss. While Ted's words would never betray his contempt for the boss's speech, the way the message was encoded certainly indicates a lack of respect.

To interpret communication signs, it is necessary to have the correct *deciphering codes*. Codes help a person interpret the true meaning of a message. Think of Morse code. This form of communication is based on electronic dot and dash signals. The combination of dots and dashes make up letters, which can then be combined into words and sentences. Anyone who understands the coding associated with the Morse system can communicate with others who also understand the code. American Sign Language is another example of how signs and codes are interrelated. Each hand movement represents a specific letter or word. For those who understand the coding structure, American Sign Language can open up additional doors of communication.

This returns us to the concept of feedback. In the simple model of communication, as described earlier in the chapter, we said that effective communication requires a sender, message, form or channel, receiver, and effect. To this model we added the concepts of encoding and decoding. This

evolving model was framed by the context of shared information. Implicit within this discussion is the concept of feedback. As the dialog between Ted and Jim illustrates, communication involves a give and take between sender and receiver. For those familiar with a particular language, there are certain *rules* that should be followed. It is these rules that provide a framework for decoding messages. Think about subcultures within American society. In some cities, for example, it is unwise to wear hats, shirts, and jackets that show the logos of some professional sports teams. Within these communities, certain logos have been adopted as signs to communicate allegiance to street gangs. Wearing one of these logos may break an unspoken social rule by communicating disrespect for gang members.

As two people engage in dialog, they are actively—even if unconsciously—decoding the other person’s message. *Decoding* entails interpretation of the words, gestures, facial expressions, and other unspoken characteristics embedded in the dialog. As shown in Figure 1.4, this becomes a very quickly evolving circular process in which messages are sent, received, and decoded. Almost always, some type of response is returned. This is the essence of feedback. Stated another way, the sender becomes the receiver, and vice versa, with each person in the dialog coding, decoding, interpreting, and responding to messages.

Remember, a response need not be verbal. Think back to the picture of the two young people engaged in dialog. The young girl’s face says as much as the words she might speak. Feedback helps those engaged in dialog

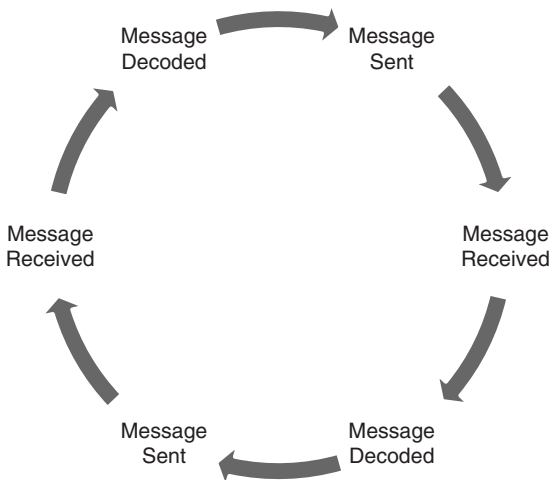


FIGURE 1.4 Circular Process of Messaging and Decoding

determine if more information is needed, if the pace of discussion needs to be quickened or reduced, or whether the discussion can be terminated. Feedback can also be quite useful in helping an observant communicator determine whether their message is being received and interpreted appropriately.

It is this last point that provides the foundation for the remainder of this book. *A primary role of a financial planner is to provide information to clients in such a way that a client is willing to take action.* The action may be implementing a recommendation, agreeing to additional planning work, or referring someone to work with the financial planner. Feedback from a client is the primary way in which a financial planner will know if his or her words and behaviors are making sense. The good news is this: clients may not know it, but they are constantly decoding a financial planner's messages and sending feedback that can be interpreted and directed. Financial planners who understand how to code messages effectively and interpret feedback will be in a better position when it comes to helping their clients reach the client's financial objectives and goals.

Figure 1.5 illustrates a simplified model of the Financial Planning Communication and Counseling Skills Framework presented earlier in the book. The

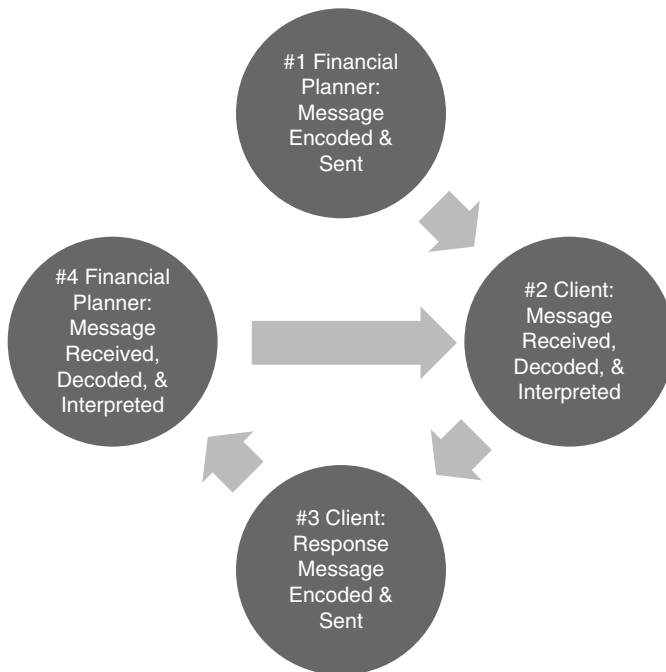


FIGURE 1.5 Financial Planning Communication Model

model encompasses the elements of a sender and receiver and the coding and decoding of messages. The arrows linking the functional boxes represent both direction of communication and feedback within the communication process. The circular and fast-moving aspect of communication creates a situation in which the direction of communication becomes quite complex. The receiver of a message will automatically begin decoding the moment a verbal or nonverbal cue is presented. This, in turn, creates feedback for the person who is sending the message. Remember too that the receipt of feedback results in a reaction to the other person. That is, both financial planner and client are actively engaged in interpreting the words and mannerisms of each other, within the context of the financial planning engagement. This information is used by both parties to shape future messages. The expected outcome effect of the communication process is an enhanced client–financial planner relationship.

CONCLUSION

Aspiring financial planners are sometimes amazed that the concept of communication can be so complicated. Even experienced planners are sometimes caught off-guard as to how regular communication might be interpreted in a variety of different and unexpected ways. On the one hand, what seems like a natural day-to-day activity, such as talking to a client or colleague, seems like something anyone should naturally be able to do. On the other hand, after reading this chapter, this notion should be seen for what it is—a myth. Communication is a learned process and skill that can always be further developed.

No one is born a great communicator. Expert communication must be learned and practiced, just like any other skill. Rather than viewing communication as simply an interpersonal conversation between two or more people, we argue that communication is really a process whereby senders and receivers share signs. These signs must be interpreted through the use of mutually accepted codes. Effective communication occurs only when messages are coded correctly, decoded successfully, and interpreted efficiently. The remainder of this book is devoted to identifying some of the most important interpersonal forms of verbal and nonverbal communication that can be used by financial planners to improve the work with clients when following the financial planning process.

SUMMARY

Before starting down this path of communication exploration, let's revisit the young woman and man from earlier in the chapter. Is it possible, after reading this chapter, to glean more information from Figure 1.6? In the



FIGURE 1.6 Communication Interpretation

interest of full disclosure, one of these two young people is one of the author's teenage children. Here is how the picture can be interpreted:

1. The young man is the sender of a message.
2. The young woman is the receiver.
3. Their form of communication is verbal.
4. They are both using words, eye contact, and body positions as signs within the conversation.
5. The context of the conversation follows one of Dad's instructions—"Tell your sister a funny joke."
6. The young man's words were coded with humor.
7. She was able to decode the words through a shared understanding of what is considered funny within the family.
8. Her smile provides feedback that the joke was received and decoded effectively; the joke was interpreted as effective.
9. His smile is a form of nonverbal feedback to her that he appreciates others in the family knowing the brilliance of his wit.
10. The end of the communication process is an increase in experience on the part of the young man; he is now more confident in his joke-telling abilities.
11. She leaves the conversation in a better mood with the knowledge of a good joke to tell her friends.

CHAPTER APPLICATIONS

1. Communication refers to the
 - I. Creation and sharing of information
 - II. Process of enhancing mutual understanding
 - III. Exclusive use of interpersonal dialog
 - a. I only
 - b. III only
 - c. I and II only
 - d. I, II, and III
2. Mannerisms, such as winking, frowning, and laughing, represent what within the communication process?
 - a. Signs
 - b. Codes
 - c. Interpretations
 - d. Outcomes
3. When viewed from a financial planning perspective, which of the following categories of communication is of least importance for an individual practitioner?
 - a. Intrapersonal
 - b. Interpersonal
 - c. Group
 - d. Mass
4. Communication must include all of the following, except:
 - a. A message
 - b. An effect
 - c. An interpreter
 - d. A form
5. Feedback refers to
 - a. The ability to decode a message
 - b. A response returned from a receiver to a message sender
 - c. The quickening of discussion
 - d. A situation in which discussion becomes complex
6. _____ entails interpretation of the words, gestures, facial expressions, and other unspoken characteristics embedded in the dialog
 - a. Contextualizing
 - b. Decoding
 - c. Responding
 - d. Sending
7. All of the following are true regarding the elements of communication, except:
 - a. Communication is sensual.
 - b. Communication requires the use of codes.
 - c. Communication is purposeful.
 - d. Communication always entails feedback.

8. Which of the following should be minimized, if not avoided, when communicating with clients?
 - a. Unintentional communication
 - b. Intrapersonal communication
 - c. Intentional communication
 - d. Purposeful communication
9. Which of the following associations is correct?
 - a. Signs of communication must be interpreted through the mutually accepted codes.
 - b. Codes must be interpreted from encoded signs.
 - c. Intrapersonal conversation must precede interpersonal communication.
 - d. All of the above are true.
10. Nedra would like to send a group email to her office staff. Which of the following tasks comes first in the communication process?
 - a. Interpreting message content
 - b. Responding to potential negative nonverbal feedback
 - c. Encoding the message
 - d. Sending the message
11. Find a partner (this could be a colleague or classmate). Stand in front of each other and attempt to carry on a conversation without the use of verbal or nonverbal coding. This means talking in a monotone voice without physical expression. How long were you able to keep up the conversation? How did it make you feel when your ability to decode a message was severely limited? Finally, how did your partner feel listening and responding to you?
12. Choose a new partner. This time, engage in a similar discussion but attempt to be as animated as possible. Raise your voice and use as much body language (for example, moving the arms, leaning toward and away from your partner, and so on) as reasonable. How did this make you feel, especially in comparison to the first exercise? How long were you able to keep the conversation going? How do you think your partner felt listening and responding to you?
13. Turn on a reality television show. Be sure to mute the volume. Is it possible to interpret what is happening on the show just from the nonverbal signs and mannerisms shown? Do you think someone who does not speak English, or is not familiar with American culture, would be able to do a better or worse job of interpretation? Why or why not?
14. Consider whether your nonverbal coding or body language is ever inconsistent with the messages you are encoding or trying to send and make a list of these tendencies. For example, some the financial planning students who work in the authors' campus-based financial planning clinic have a tendency to smile or smirk when they are nervous or don't know how to respond to a highly negative and emotional statement from a client. Could this create a breakdown in the communication between the sender and receiver? Many people have these incongruent communication tendencies. It is important that you are aware of them and address them with clients to prevent misinterpretation.

NOTES

1. B. Gawronski, R. J. Rydell, B. Vervliet, and J. De Houwer, "Generalization versus Contextualization in Automatic Evaluation," *Journal of Experimental Psychology: General* 139, no. 4 (2010): 683–701. doi: 10.1037/a0020315.
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