



FP-BoK Topic 12: Human Behaviour

Version: 2.1.0
Last Updated: November 1, 2023

TOPIC 12 OVERVIEW: HUMAN BEHAVIOUR

Both CFP professionals and QAFP professionals are expected to possess knowledge related to how the brain works and makes decisions, including the values, heuristics, emotions and disorders related to money that an individual may bring to the decision-making process. Professionals should understand the stages of individual change and what may motivate or inhibit an individual in making change. They should also understand how their actions and communications may garner or hinder trust.

Sub-Topic	Knowledge Topics Common to Both QAFP Professionals and CFP Professionals	Knowledge Topics For Which CFP Professionals Are Expected to Have Deeper Knowledge
12.1 Decision-Making and Behaviour	✓	
12.2 Relationships	✓	

Taxonomy of the FP-BoK

The **verbs** used in the FP-BoK articulate the depth of knowledge expected of QAFP professionals and CFP professionals. The verbs are grouped into four **knowledge levels** which set out the depth or level of knowledge required for each knowledge topic.

KNOWLEDGE LEVELS

Knowledge Level	Associated Verbs Used in the BoK
Awareness	Define, Identify
Understanding	Explain
Application	Determine, Compare, Estimate, Calculate, Convert
Evaluation	Evaluate, Interpret

GLOSSARY OF VERBS USED IN THE FP-BOK

Verb	Description
Define	To state exactly the meaning of
Identify	To be aware of / to recognize and correctly name / to locate an appropriate resource
Explain	To make clear the meaning of / to describe something in more detail or reveal relevant facts or ideas related to it
Determine	To ascertain / to come to a decision, such as by investigation or reasoning
Compare	To note the similarities and differences between two or more things
Estimate	To determine an approximate value for
Calculate	To find the value using mathematics
Convert	To change from one form or purpose to another
Evaluate	To reach a conclusion or make a through careful study
Interpret	To give the meaning of / to construe or understand / to translate orally

TOPIC 12 KNOWLEDGE REQUIREMENTS

12.1 DECISION-MAKING AND BEHAVIOUR

12.1.1 THE BRAIN

Knowledge Common to Both QAFP Professionals and CFP Professionals

- Identify the parts of the brain that are involved in decision-making.
 - Central limbic system (immediate reward system)
 - Prefrontal cortex (planning and predictive system)
- Explain characteristics of how the central limbic system operates, such as:
 - Emotional
 - Focuses on immediate gratification
 - Instinctive, impulsive, intuitive
 - Focuses on existing evidence and ignores absent evidence
 - Overweighs low-probability events
 - Neglects ambiguity
 - Suppresses doubt
 - Responds more strongly to losses than gains
 - Frames problems in isolation; does not integrate
- Explain operations performed by the central limbic system, such as:
 - Generates impressions, feelings, intuitions, and inclinations (to be used by the prefrontal cortex)
 - Creates patterns in memory for ideas already activated
 - Distinguishes surprises from ordinary situations
 - Infers and invents causes and intentions
 - Makes short-term predictions and decisions regarding situations that are familiar
- Explain potential impacts associated with operations performed by the central limbic system, such as:
 - Reacts to current circumstances using memory, biases, and heuristics, resulting in appropriate decisions
 - Reacts to current circumstances using memory, biases, and heuristics, resulting in inappropriate decisions
 - Engages the prefrontal cortex area of the brain for more detailed and specific processing
- Explain characteristics of how the prefrontal cortex operates, such as:
 - Deliberate
 - Measured
 - Effortful
 - Logical

- Explain operations performed by the prefrontal cortex, such as:
 - Processes information from the central limbic system to generate beliefs, attitudes and intentions
 - Controls thoughts and behaviours
 - Follows rules-based process
 - Makes comparisons using several attributes to make deliberate choices
- Explain potential impacts associated with operations performed by the prefrontal cortex, such as:
 - Endorses the central limbic system's judgement and accepts it to make a decision
 - Rejects the central limbic system's judgement and incorporates new information to make a decision
- Identify constraints that may impact an individual's ability to make decisions, such as:
 - Time (too much or too little)
 - Information (lack of, overload, incomplete, unknown)
 - Knowledge (lack of, incorrect)
 - Motivation (lack of, excessive urgency)
 - Biological circumstances (fatigue, hunger)
 - Resilience (to stress and anxiety)
 - Quantity of decisions/thoughts/circumstances/emotions occurring simultaneously
 - Environmental circumstances (physical environment, time of year, weather)
- Identify when a decision is more likely to be made, such as:
 - The choice is simple
 - The choice is related to one topic
 - The choice contains a limited number of options
 - The choice has minimal ambiguity
 - The individual has come to the decision themselves

12.1.2 VALUES, ATTITUDES, EMOTIONS AND DISORDERS RELATED TO MONEY

Knowledge Common to Both QAFP Professionals and CFP Professionals

- Identify the levels of Maslow's Hierarchy of Needs.
 - Physiological
 - Safety
 - Belongingness/Social/Love
 - Esteem
 - Cognitive
 - Aesthetic
 - Self-actualization
 - Transcendence
- Explain how Maslow's Hierarchy of Needs may impact financial decisions.

- Identify beliefs an individual may hold about money, such as:
 - Money is good/bad
 - Money represents achievement/lack of achievement
 - Money is power
 - Money is important/unimportant
 - Money provides security
 - Money should be retained/conserved
 - Money will give meaning or bring happiness
 - Money is not to be spoken about
 - There will never be enough money
 - There will always be enough money
 - I do not deserve money
 - I deserve to spend money
- Identify factors that may impact an individual's association with money, such as:
 - Previous experience
 - Observations of friends/family/parents' use of money
- Identify associations with money that may impact an individual's decision-making and behaviour.
 - Emotional association with money
 - Financial literacy
 - Level of knowledge about financial matters
 - Experience in using money
- Define problematic practices associated with money, such as:
 - Workaholism
 - Underspending
 - Compulsive buying
 - Pathological gambling
 - Compulsive hoarding
 - Inability to budget
 - Excessive need for instant gratification
 - Financial paralysis
 - Underspending relative to means
 - Overspending relative to means
 - Financial enabling
 - Financial dependency
 - Overexposing children to money problems
 - Hiding financial matters from spouse/partner
 - Poor investment decisions
 - Excessive risk taking

- Excessive risk aversion
- Define a vow of poverty.
- Define sudden wealth syndrome.
- Define grief.
- Identify events when an individual may experience grief, such as:
 - Death of an important person
 - Death of a pet
 - Loss of relationship
 - Loss of job
 - Diagnosis of illness or health problem
 - Experiencing catastrophic loss of property
- Identify that grief is a process with various stages that may include:
 - Denial
 - Anger
 - Bargaining
 - Depression
 - Acceptance
- Identify that everyone's experience with the process of grief may be different.
- Explain how grief may impact financial decision-making, such as:
 - Excessive or debilitating anxiety
 - Depression
 - Significant personal relationship dysfunction
 - Recall of past painful or traumatic experiences around money
 - Addictive or compulsive behaviours
 - Inability to change destructive financial behaviours or follow through on financial plans
- Identify areas where mental energy may be spent, such as:
 - Managing pain and stress
 - Directing attention
 - Making decisions
 - Resisting temptations
 - Controlling emotional displays
 - Forming new habits
 - Completing everyday chores
 - Learning new things
- Define mental depletion
- Identify that when greater amounts of mental energy are spent on one area to the detriment of other areas, mental depletion may occur.
- Identify potential signs of mental depletion, such as:

- Amplified emotional reactions
- Physical fatigue
- Mental fatigue
 - Difficulty making decisions
 - Confusion
 - Hyper focusing
 - Rigidity in thinking
- Cessation of good habits / increase in bad habits
- Identify potential risks of mental depletion, such as:
 - Diminished learning capacity
 - Flawed decision-making
 - Vulnerability to temptation
 - Non-adherence to change / recommendations
- Identify potential aids to reducing mental depletion, such as:
 - Sleep
 - Nutrition
 - Exercise
 - Mental relaxation techniques
- Identify effective strategies when engaging with an individual who may be suffering from mental depletion, such as:
 - Affirm the individual / validate their emotions
 - Clarify circumstances
 - Simplify decision-making
 - Prioritize decisions
- Identify actions a financial planner may suggest when an individual may be suffering from mental depletion, such as:
 - Postpone non-essential decision-making
 - Postpone providing additional information to client
 - Postpone educating client
 - Reschedule a meeting

12.1.3 HEURISTICS AND BIASES

Knowledge Common to Both QAFP Professionals and CFP Professionals

- Define a heuristic.
- Explain the reasons why the brain uses heuristics in decision-making.
- Explain the potential impact that a heuristic may have on decision-making.
 - Time spent deciding
 - Effort expended deciding

- Appropriateness of decision
- Define types of heuristics that the brain may use when making decisions, such as:
 - Affect (emotional response) heuristic
 - Availability heuristic
 - Representativeness (estimating probabilities) heuristic
 - Anchoring and adjustment heuristic
- Define a bias.
- Explain the potential impact that a bias may have on decision-making.
- Identify factors that may impact the presence of biases, such as:
 - Culture
 - Religious and spiritual beliefs
 - Gender
 - Health status
 - Learned behaviour
- Identify categories of biases, such as:
 - Belief-perseverance biases
 - Information-processing biases
 - Emotional biases
- Explain types of belief-perseverance biases that an individual may possess, such as:
 - Conservatism bias: the tendency to retain original beliefs when presented with new evidence
 - Confirmation bias: the tendency to focus on and interpret information in a way that confirms one's preconceptions
 - Cognitive dissonance: the tendency to experience mental stress or discomfort when holding two or more contradictory ideas, beliefs or values at the same time, or when performing an action contradictory to one's ideas, beliefs or values, or when confronted by new information that contradicts existing ideas, beliefs or values
 - Hindsight bias: the belief that past events were predictable at the time they occurred
 - Illusion of control: the overestimation of one's control over external events
 - Representativeness bias: the tendency to make classifications based on a limited set of characteristics without accounting for the base rates of those characteristics
- Explain types of information-processing biases that an individual may possess, such as:
 - Anchoring and adjustment: the tendency to rely heavily on a single piece of information when making a decision
 - Availability / familiarity / frequency / saliency / recency bias: the tendency to overestimate the likelihood of events that are more easily recalled given the recency with which they occurred or the emotional charge they hold

- Framing bias: the tendency to draw different conclusions from different presentations of the same information
- Self-attribution bias: the tendency to claim more responsibility for successes than failures
- Sunk-cost bias: the decision to invest or spend money, time, effort, etc., despite new evidence that shows that the expected cost exceeds the expected benefits
- Outcome bias: the tendency to judge a decision by its eventual outcome instead of the quality of the decision at the time it was made
- Explain types of emotional biases that an individual may possess, such as:
 - Affinity bias: the tendency to be drawn to those people, things or decisions that one views as being similar to themselves
 - Disposition bias: the tendency to sell an asset that has accumulated in value and resist selling an asset that has declined in value
 - Endowment bias: the tendency to overvalue an object that is owned
 - Loss aversion bias: the tendency to view losses as more painful than similar amounts of gains
 - Overconfidence bias: the tendency to be overly sure of oneself and one's ideas
 - Regret aversion bias: the tendency to avoid making decisions for fear of experiencing regret
 - Self-control bias: the tendency to choose those actions that provide gratification in the short term over the long term
 - Status quo bias: the tendency to choose to maintain the current situation rather than make changes
- Define additional biases to which financial planners may be especially susceptible, such as:
 - The "curse of knowledge": the tendency to assume other individuals have the background knowledge to understand something
 - Empathy gap: the tendency to experience reduced empathy based on one's own current emotional state
 - Framing effect: the tendency to draw a conclusion based on the presentation of information
 - Projection bias: the tendency to believe other individuals share one's own priorities, attitudes or beliefs
 - Illusion of transparency: the tendency to overestimate how well other individuals understands one's own mental state
 - Naive realism: the tendency to believe in one's own objectiveness and completeness of knowledge
 - Fundamental attribution error: the tendency to attribute actions to an individual's character while underestimating situational influences

- Modality effect: the tendency to experience different levels of learning based on the presentation of information
- Define mental accounting.
- Explain how mental accounting may impact decision-making.
- Explain how decision-making may be impacted by variables such as:
 - Individual's point of reference
 - Individual's aversion to loss
 - Individual's view of guaranteed gains (losses) in comparison to expected gains (losses)
 - Probability of events occurring
 - Absolute and relative sizes of gain / loss
- Identify potential points of reference that may be used in the decision-making process, such as:
 - Starting point (i.e., \$0, no goal, no plan)
 - Initial point (i.e., amount invested)
 - Current point (i.e., fair market value of investment)
 - Peak or trough point (i.e., highest investment value)
 - Future point (i.e., expected outcome or achievement of goal)
 - Status quo

12.1.4 CHANGE PROCESS

Knowledge Common to Both QAFP Professionals and CFP Professionals

- Define the elements of the change process.[†]
 - Pre-contemplation (denial or ignorance of need to change; not thinking about change)
 - Contemplation (ambivalence towards or considering change)
 - Preparation / Planning (identifying goals related to change, preparing plan of action)
 - Action (implementing the steps to achieve change)
 - Maintenance (maintaining new behaviour or action)
 - Termination / Relapse (reverting to previous behaviour or action; gaining insight)
- Identify the components that may be a part of planning for change, such as:
 - Goals for change
 - Motivation to change
 - Tasks required to achieve change
 - Potential obstacles that may prevent change
 - Measures of success
- Identify that a financial planner may act as a facilitator of change by helping an individual progress through the change process.

- Identify the steps that a financial planner may engage in when facilitating the change process with an individual.
 - Identify the behaviour change to be made
 - Create a plan to implement behavioural change
 - Support the behavioural change

† Financial planning professionals may wish to be aware of a model for change to help influence individuals to accept recommendations that would allow them to progress towards their goals. An understanding of the reasons for resistance and the link between motivation and behaviour is essential for financial planners.

12.2 RELATIONSHIPS

12.2.1 TRUST

Knowledge Common to Both QAFP Professionals and CFP Professionals

- Define components of trust.
 - Character
 - Competence
- Identify that trust is a cornerstone of relationships.
- Identify ways of building trust, such as:
 - Listening
 - Acting with integrity
 - Demonstrating benevolence
 - Acting with empathy
 - Having genuine interest
 - Performing competently
 - Acting in consistent and predictable ways
 - Ensuring congruence between words and actions
 - Practicing accountability
 - Communicating accurately, openly and transparently
 - Being emotionally aware
 - Managing expectations appropriately

12.2.2 COMMUNICATION

Knowledge Common to Both QAFP Professionals and CFP Professionals

- Define methods of communication.
 - Non-verbal
 - Verbal
 - Written
- Define key elements involved in communication.
 - Sender
 - Receiver
 - Message
 - Medium
 - Context
 - Noise
 - Feedback
- Identify when effective communication is likely to occur.
- Identify barriers to effective communication, such as:
 - Physical barriers
 - System design
 - Attitudinal barriers

- Ambiguous words / phrases
- Linguistic ability (i.e., use of jargon or difficult, inappropriate words)
- Language differences
- Physiological barriers (i.e., problems with memory, attention, or perception; difficulties arising from poor eyesight, hearing loss, or ill health)
- Cultural differences
- Gender differences
- Bypassing (i.e., two people attaching different meanings to the same word)
- Noise
- Define types of noise that may impact communication, such as:
 - Environmental
 - Physiological impairment
 - Semantic
 - Syntactical
 - Organizational
 - Cultural
 - Psychological
 - Religious / Spiritual beliefs
- Identify effective communication strategies, such as to:
 - Create a receptive atmosphere
 - Actively listen
 - Use appropriate body language
 - Use appropriate tone of voice
 - Use congruent language (body, tone, message)
 - Use simple words / avoid jargon
 - Avoid unnecessary repetition
 - Use a mix of modalities
 - Clearly articulate the message
 - Be aware of emotions (on the part of all parties involved in the communication)
 - Encourage and elicit feedback
- Identify communication techniques for discovering information about an individual, such as to:
 - Listen actively
 - Ask open-ended questions
 - Use communication methods that client prefers
 - Encourage elaboration
 - Explore an individual's past
 - Explore an individual's view of the future
 - Be comfortable with silence

- Identify communication pitfalls to avoid, such as:
 - Making assumptions
 - Jumping to conclusions
- Identify communication styles based on an individual's personality traits.
 - Emotive
 - Directive
 - Reflective
 - Supportive
- Identify characteristics that an emotive personality type may possess, such as:
 - Active lifestyle
 - Takes social initiative
 - Encourages informality
 - Expresses emotional opinions
- Identify effective communication strategies when engaging with an emotive personality type, such as to:
 - Hold their attention using an appropriate pace
 - Be enthusiastic
 - Avoid formality and stiffness
 - Establish a social relationship
 - Reduce emphasis on facts and details
 - Support their opinions, ideas and dreams
 - Maintain good eye contact
 - Actively listen
- Identify characteristics that a directive personality type may possess, such as:
 - Busy
 - Impression of not listening
 - Displays a serious attitude
 - Likes to maintain control
- Identify effective communication strategies when engaging with a directive personality type, such as to:
 - Focus the relationship on business and less on social aspects
 - Be efficient, time disciplined and well-organized
 - Provide appropriate facts, figures and success probabilities
 - Identify their primary goal (objective) and determine ways to support this objective
 - Ask specific questions and note responses
- Identify characteristics that a reflective personality type may possess, such as:
 - Controlled emotional expression
 - Preference for orderliness
 - Seem difficult to get to know

- May be more formal
 - Detail-focused
- Identify effective communication strategies when engaging with a reflective personality type, such as to:
 - Use a thoughtful, well-organized approach
 - Be punctual and well prepared
 - Focus the relationship on business and less on social aspects
 - Provide supporting documentation
 - Avoid pressuring for a quick decision
- Identify characteristics a supportive personality type may possess, such as:
 - Quiet and reserved
 - Listens attentively to others
 - Tends to avoid the use of power
 - Makes decisions in a thoughtful and deliberate manner
- Identify effective communication strategies when engaging with a supportive personality type, such as to:
 - Build a social relationship
 - Learn about the things that are important to them (e.g., family, hobbies and major interests)
 - Listen to their personal opinions and feelings
 - Provide personal assurance and support
 - Avoid assertive disagreement and interpersonal conflict
 - Provide time to comprehend your proposal and be patient
- Define communication-style bias.
- Explain the importance of being capable of adjusting one's communication style.
- Identify elements of an individual's voice when communicating, such as:
 - Tone
 - Volume
 - Speed of delivery
 - Speech pattern
 - Speech habits / language used
- Explain how different uses of voice may be interpreted by a receiver.
- Identify non-verbal communication methods, such as:
 - Facial expressions
 - Eye contact
 - Gestures
 - Posture
 - Body language
- Explain how non-verbal communication may be interpreted by a receiver.

12.2.3 MOTIVATION

Knowledge Common to Both QAFP Professionals and CFP Professionals

- Identify when motivation to engage in financial planning may be greatest, such as:
 - The loss of a spouse/partner
 - Retirement
 - Divorce/separation
 - The loss of a parent
 - The birth of a child
 - An insurance settlement
 - An inheritance
 - A lottery windfall
 - A change in career
 - Business succession
- Identify motivations to seek financial advice, such as:
 - Desire to reduce complexity
 - Desire to enact change
 - Desire to save time
 - Desire to receive encouragement
 - Desire to help make better trade-offs
- Identify the conditions needed for change to occur.
 - An individual perceives a need to change
 - An individual possesses motivation to change
 - An individual perceives that they have the ability to change
- Identify behaviour changes to which adherence is most likely, such as:
 - Single behaviour
 - Requires a short-term commitment
 - Relieves immediate pain
 - Implementation is relatively easy and simple
 - Accompanied by high degree of support/supervision
- Identify behaviour changes to which adherence is least likely, such as:
 - Requires broader lifestyle changes
 - Requires a long-term commitment
 - Focuses on prevention
 - Implementation is relatively painful, complicated, and visibly different
 - Relies heavily on willpower
- Identify the types of behaviour that may signal resistance to change, such as:
 - Agreement, but failure to act
 - Ambivalence
 - Arguing

- Closed body language
- Denying
- Defensiveness
- Interrupting
- Ignoring
- Negating
- Reluctance
- Resignation
- Rationalizing
- Rebellion
- Explain reasons why resistance to change may occur, such as:
 - Do not perceive there is a need to change
 - Motivation to maintain status quo is stronger than motivation to change
 - Ambivalence to change
- Identify factors that impact motivation to change, such as:
 - Emotions / Feelings
 - Knowledge / Understanding
 - Risk / Uncertainty
 - Perceived value
 - Cost (dollar, time, commitment, emotion)
- Identify motivational focuses that may occur.
 - Promotion focus (goal achievement)
 - Prevention focus (objective avoidance)
- Identify language that may motivate a promotion-focused individual, such as:
 - Optimistic
 - Benefits
 - Lost opportunity
- Identify language that may motivate a prevention-focused individual, such as:
 - Pessimistic
 - Risk avoidance
- Identify procrastination or avoidance actions that may signal non-readiness to change, such as:
 - Failure to seek advice
 - Refusing engagement
 - Missing appointments
 - Failing to return communications (i.e., phone calls, emails, mailings)
 - Failing to complete paperwork
 - Short attention span
 - Closed language

- Short responses to questions
- Superficial responses to questions
- Failure to disclose information
- Omission of information
- Identify behaviours that may inhibit motivation to change, such as:
 - Lecturing
 - Admonishing
 - Scolding
 - Setting deadlines
 - Giving orders
 - Blaming
 - Warning or threatening
 - Persuading with logic
 - Moralizing or preaching
 - Judging or criticizing
 - Praising
 - Shaming
 - Victimizing or sympathizing
- Identify behaviours that may support a motivation to change[†], such as:
 - Encourage a forward-looking orientation
 - Establish pre-commitment strategies
 - Establish structure for change
- Explain how a financial planner may support in developing a forward-looking orientation, such as:
 - Facilitating the development of goals linked to emotions (i.e., what money can buy or achieve rather than only the value of the money)
 - Asking to imagine or picture the attainment of future goals
 - Use images to clarify ideas
- Explain how a financial planner may establish pre-commitment strategies[†], such as:
 - Change peer group and social rewards
 - Decrease immediate payoff of negative action
 - Increase immediate losses of negative action
 - Increase future payoff of positive action
 - Decrease future losses of positive action
 - Increase the number of options associated with negative action
 - Decrease the number of options associated with positive action
- Identify behaviours that may increase the losses felt by an individual, such as:
 - Paying for current consumption with cash versus cheque or credit card
 - Contributing/investing in illiquid assets

- Property
 - Retirement plans requiring taxes to be paid on withdrawal
 - Investments with pre-maturity penalties
 - Savings accounts earmarked for a specific goal
- Identify behaviours that may reduce the losses felt by an individual, such as:
 - Pre-paying for services
 - Paying oneself first
 - Pre-authorized savings plans
 - Committing to saving increases in income
 - Committing to saving portion of tax refund
 - Saving coins or change (i.e., rounding up purchases and contributing rounded-up amounts to savings account)
- Explain motivational methods that a financial planner may use in responding to an individual who is resistant to change.
 - Simple reflection (repeat the individual's words back to them, with slight rephrasing)
 - Amplified reflection (repeat the individual's words back to them, exaggerating their point)
 - Double-sided reflection (repeat both sides of the individual's resistance)
 - Agreement with a twist (reframe the individual's words, siding with what they're saying)
 - Shifting focus away from what is impeding progress (reduce resistance by reflecting understanding)
 - Reframing (repeat the individual's resistance while reframing in the positive)
 - Come Alongside (reflect the individual's resistance back to them, while aligning with their reason for resisting)
 - Emphasizing personal choice and control (reflect the individual's ability to control their choices)
 - Siding with the individual's argument against changing (repeat the individual's words back to them, agreeing with their resistance)
- Explain how a financial planner may establish structure for change, including:
 - Create a financial plan
 - Provide step-by-step guidance
 - Provide support
 - Create social proof
- Define motivational interviewing.
- Explain the purpose of motivational interviewing.
- Define empathy
- Identify ways to express empathy, such as:

- Acknowledge the individual
 - Summarize and reflect the individual's attitudes/motivations
 - Invite discussion towards change
- Define self-efficacy.
- Identify that the most important predictor of sustainable behaviour change is self-efficacy.
- Identify ways that a financial planner may support self-efficacy in an individual, such as:
 - Offer encouragement
 - Offer motivation
 - Help remove obstacles
 - Provide on-going contact/follow-up
 - Review progress
 - Provide social comparisons
 - Relieve pain or negative effects of change
- Identify ways that a financial planner may help an individual sustain change, including:
 - Have individual identify triggers that may cause them to revert to previous behaviour
 - Have individual identify methods to avoid and/or mitigate triggers that may cause them to revert to previous behaviour
 - Engage in regular contact
 - Provide encouragement
 - Facilitate removal of obstacles