Examples of Reframing	
Client's Statement	Reframe
I've tried all of that before and none of it ever worked.	OK, so now we know what doesn't work. Let's talk about some ways to approach this that would work.
No matter how many times you try to explain my finances to me, I never seem to really understand them.	I hear that the way I've been explaining your finances has not worked for you. Help me understand what I can do differently.
We have such different views about money. I can't imagine how we will ever be able to make decisions together.	The more views the better. It helps widen the perspectives and opportunities.
I really want to go on a 10-day cruise, but I know I can't afford it.	Let's explore the spending choices you're making and whether some shifting would make this vacation doable.
I've never tried to create a financial plan and I'm so overwhelmed by the idea.	This is an excellent opportunity for you to become educated and to actively participate in designing your financial future.
l want to save for retirement, but it's going to take me forever to pay off my student debt.	It's important to remember that your student debt is temporary and once it's paid off, you will be in a better position to start saving for retirement.