NAIFA Leadership Book Study- August 2025 “Hillbilly Elegy- JD Vance”

**Discussion Questions**

1. How do the family dynamics and cultural norms described in the memoir affect the accumulation—or erosion—of generational wealth in Rust Belt communities?
2. What role does financial literacy play in breaking cycles of poverty, and how could financial education be tailored to communities like Vance's?
3. How does Vance’s story illustrate the tension between reliance on public assistance and the pursuit of financial independence? What financial planning tools could bridge that gap?
4. As we look to relate and become more connected with our clients, which character in the story do you most relate to? Which character do you see as the biggest barrier to client trust and relationship building?
5. How do cultural values around pride, shame, and stoicism influence financial behavior and willingness to seek guidance or support?
6. How might early exposure to instability and trauma shape one’s financial decisions later in life? What strategies can planners use to foster trust and resilience?
7. Vance attended Yale Law School—what can his journey teach us about the tradeoffs between elite education, student debt, and future earning potential?
8. What are the barriers to adequate retirement planning in under-resourced communities, and how can advisors reframe long-term goals to be more accessible?
9. How does Vance’s hometown experience reflect larger trends in housing insecurity and real estate investment (or lack thereof)? What policies or financial tools could change that?
10. In what ways can comprehensive financial planning help rebuild trust and instill a sense of future orientation in alienated communities?