

NARRATIVE ANALYSIS TOOL

The BIG Checker

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Analysis Report

CONSUMER CHECK

Source: Pasted text

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AoLP

Consumer Check · 26 May 2026 · Source: Pasted text



HIGH NARRATIVE RISK

Significant concerns identified. Review questions carefully before acting.

RISK SCORES (hover for explanation)



FULL ANALYSIS



PLAIN-ENGLISH SUMMARY

This appears to be marketing material from St. James's Place disguised as a newsletter about work and mental health. It uses concerning workplace statistics to suggest that becoming a financial adviser through their academy could solve mental health and career satisfaction issues.



NARRATIVE BEING PRESENTED

Work is harming many people's mental health, creating widespread burnout and dissatisfaction. The solution presented is a career change to financial advice through St. James's Place Academy, which is framed as offering meaningful work, flexibility, and better wellbeing outcomes.

**WHAT IS BEING NORMALISED**

The idea that career dissatisfaction requires a complete career change rather than workplace improvements, and that financial advice is an inherently more fulfilling career path that will improve mental health outcomes.

**INCENTIVE CHECK**

This appears to be recruitment marketing for St. James's Place Academy disguised as educational content. The commercial incentives are not clearly disclosed, and the content is designed to generate leads for their training programme.

**OMISSION CHECK**

Omits information about the challenges of career transition, financial costs of retraining, income uncertainty during transition, regulatory requirements for financial advisers, and the potential stresses of commission-based work or sales targets.

**LANGUAGE CHECK**

Uses concerning mental health statistics to create emotional urgency, presents financial advice in idealized terms without acknowledging potential downsides, and frames the decision as obvious rather than complex.

**CONSUMER AGENCY RISK**

Consumers may make significant life decisions based on incomplete information, without understanding this is marketing material, and without considering alternative solutions to workplace mental health issues.

**BETTER QUESTIONS TO ASK**

- 1 What are the actual costs and time commitments of the St. James's Place Academy programme?
- 2 What percentage of academy graduates successfully establish sustainable financial advice careers?
- 3 What are the income expectations and earning timeline for new financial advisers?
- 4 What other options exist for addressing workplace mental health issues before considering career change?
- 5 What are the regulatory requirements and ongoing obligations of becoming a financial adviser?

**BALANCED INTERPRETATION**

While workplace mental health is a legitimate concern supported by research, this content appears to be marketing material that may oversimplify both the problem and solution. Career change can be beneficial for some, but it involves significant risks and costs that aren't adequately addressed here.

**AGENCY-CENTRED REWRITE**

If you're experiencing workplace mental health challenges, there are multiple approaches to consider: workplace adjustments, mental health support, role changes within your current field, or potentially career transition. If considering financial advice as a career, research thoroughly including training costs, income expectations, regulatory requirements, and speak with current practitioners about both positive and challenging aspects of the role.