

NARRATIVE ANALYSIS TOOL

The BIG Checker

Paste the narrative. Reveal the questions. The Leveller for institutional communications.

Analysis Report

CONSUMER CHECK

Source: Pasted text

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AoLP

Consumer Check · 6 June 2026 · Source: Pasted text



MEDIUM NARRATIVE RISK

Some framing or omissions warrant closer examination.

RISK SCORES (hover for explanation)



FULL ANALYSIS



PLAIN-ENGLISH SUMMARY

This appears to be an editorial endorsement of a Welsh financial planning firm, Celtic Financial Planning, focusing primarily on their charitable activities and community involvement rather than their financial services capabilities.



NARRATIVE BEING PRESENTED

Celtic Financial Planning is positioned as a community hero deserving praise for charitable giving, financial literacy initiatives, and environmental projects, representing the best of the financial planning profession.

**WHAT IS BEING NORMALISED**

The text normalizes evaluating financial service providers primarily through their charitable activities rather than service quality, fees, or regulatory compliance, and presents promotional coverage as independent editorial commentary.

**INCENTIVE CHECK**

This may be misleading because the publication's potential commercial relationships with Celtic Financial Planning are not disclosed. The selection criteria for featuring this particular firm are unclear, and readers cannot assess whether this coverage serves editorial or commercial purposes.

**OMISSION CHECK**

Key consumer-relevant information is omitted including the firm's regulatory authorizations, fee structures, service performance metrics, client complaint records, and any regulatory actions. The article also lacks information about the effectiveness or educational quality of the mentioned Fincate app.

**LANGUAGE CHECK**

The language uses promotional framing with terms like 'heroes', 'hugely impressive', and 'heartened' that may obscure objective evaluation. This framing may lead consumers to conflate charitable activities with professional competence in financial planning services.

**CONSUMER AGENCY RISK**

Consumers may reasonably want to ask whether charitable activities correlate with quality financial advice, what the firm's actual service costs and performance metrics are, and how this coverage was commissioned or incentivized.

**BETTER QUESTIONS TO ASK**

- 1 What are Celtic Financial Planning's fees and charges compared to similar firms?
- 2 What regulatory authorizations does the firm hold and what is their compliance record?
- 3 How does the Fincate app's educational content compare to established financial literacy resources?
- 4 What criteria did the publication use to select this firm for featured coverage?
- 5 How can charitable activities be weighed against service quality when choosing a financial planner?

**BALANCED INTERPRETATION**

While community involvement by financial service providers can indicate long-term commitment to their area, charitable activities alone do not demonstrate professional competence, value for money, or regulatory compliance in financial planning services.

**AGENCY-CENTRED REWRITE**

When evaluating financial planning firms, consumers should consider service quality, fees, regulatory status, and professional credentials alongside any community involvement. Charitable activities, while commendable, should be weighed as one factor among many when selecting financial advice providers.