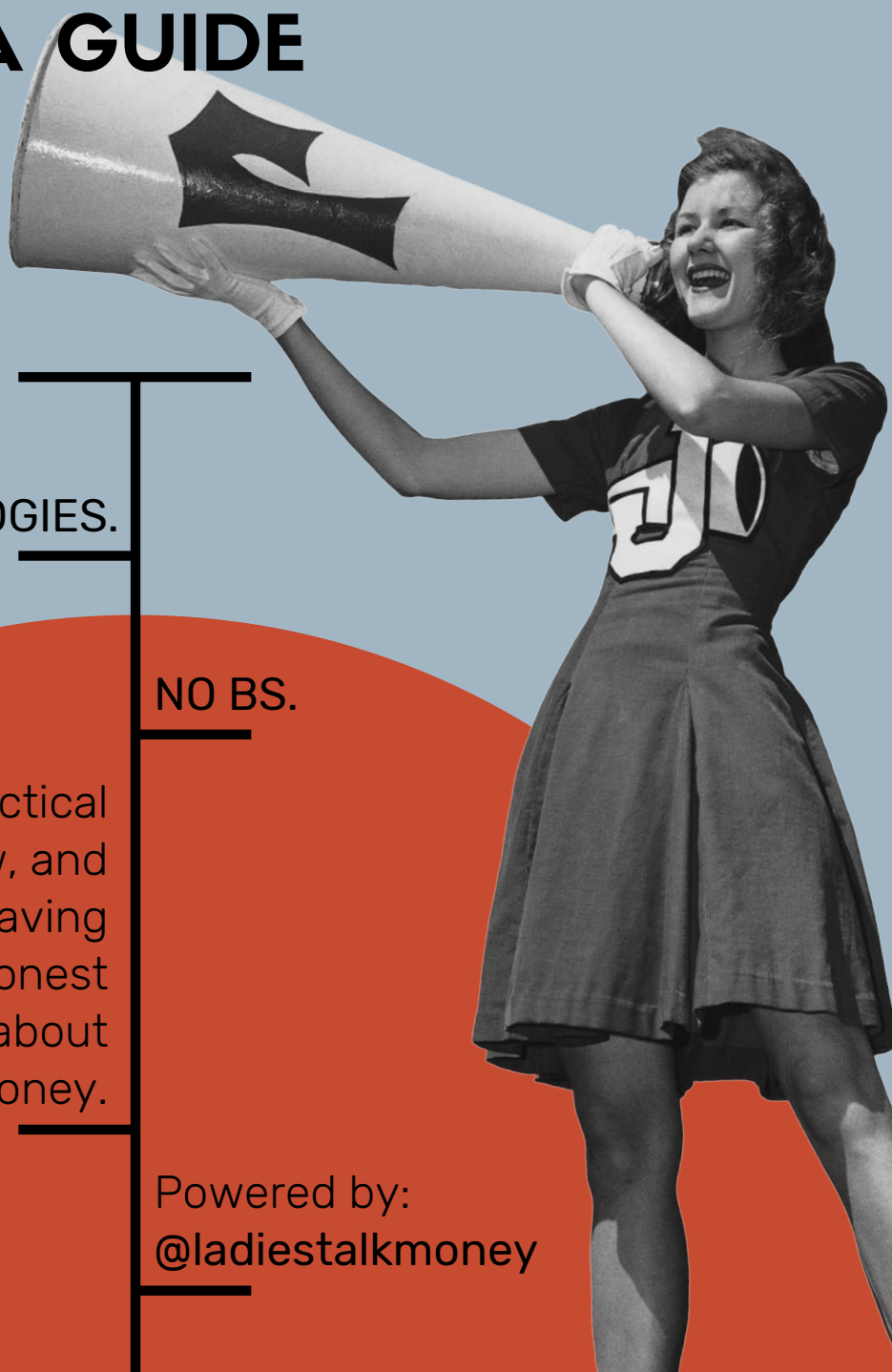


# HOW TO TALK ABOUT MONEY:

## A GUIDE



NO APOLOGIES.

NO BS.

Here's your practical  
guide to how, and  
why, to start having  
open and honest  
conversations about  
money.

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# CONTENTS

## **STEP 1:**

HOW TO TALK ABOUT MONEY  
WITH YOUR...*SELF*

- 05 -

## **STEP 2:**

HOW TO TALK ABOUT MONEY  
WITH YOUR...*FRIENDS*

- 07 -

## **STEP 3:**

HOW TO TALK ABOUT MONEY  
WITH YOUR...*FAMILY*

- 10 -

## **STEP 4:**

HOW TO TALK ABOUT MONEY  
WITH YOUR...*PARTNER*

- 12 -

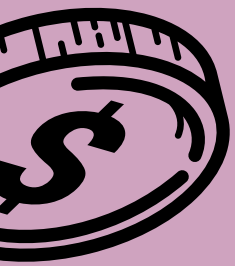




MONEY

=

POWER



AND RIGHT NOW,  
WOMEN AROUND THE  
WORLD DON'T HAVE  
ENOUGH OF EITHER...






# LADIES!

By speaking up and starting conversations about money with the women in our lives, we can embolden each other to grow our wealth, take charge of our finances and create meaningful change for equality...

## ON OUR TERMS!



IT'S TIME TO PUT OUR  
MONEY WHERE OUR  
MOUTHS ARE (*LITERALLY*)  
AND START TALKING  
ABOUT MONEY!

# STEP 1:

## HOW TO TALK ABOUT MONEY WITH YOUR...SELF

Too many women have internalised a toxic and unhelpful dialogue about money.

"IT'S WAY TOO COMPLICATED"

"I DON'T KNOW WHAT I'M DOING"

"I'M BAD AT MONEY"

You know the story...

Well ladies, we're calling BS. It's time to ditch the tropes and negative self-talk that are diminishing our financial confidence and ability to make clear decisions. It's time to start talking about money with ourselves (just probably not out loud if you don't want to alarm anyone)!



## READY TO TALK ABOUT MONEY WITH YOURSELF? HERE'S HOW!

1. Be kind to yourself and remember we're *all* always learning.
2. Forgive yourself for your past money mistakes. We're only human, and remember: see point one. ^
3. Ditch comparing yourself to others and focus on fostering a positive money mindset.
4. Know where your money is going by reviewing your last 30, 60 or 90 days of spending.
5. Goals! Setting money goals that are meaningful to you is an important step on the road to financial freedom. It can be very easy to spend everything you have when you haven't got much disposable income or haven't got anything specific to work towards.
6. Uncover your money story. Spend some time thinking about your relationship with money, what you were (or were not) taught growing up, and how you might want to change your story in the future.



# PLUS!



### CONVERSATION STARTERS

- What are three words that come to mind when I think about money?
- What did my parents teach me about money?
- Out of five, how confident do I feel about managing money?
- How much money is 'enough' for me to live my best life?



# STEP 2:

## HOW TO TALK ABOUT MONEY WITH YOUR...FRIENDS



In groups of fellow ladies, we feel comfortable talking about almost everything. Yet when it comes to money, most of us have no idea how to start the conversation. Making it normal (and fun!) to talk about money with friends is your mission in 2020 and here's why...



*We can share knowledge* - let's create our own version of the 'boys club' and let each other in on all our money secrets.



*We can hold each other accountable* - overt your fears, your stories, your goals and let's be in it together.



*We can support our inner circle to hit their financial goals* - create the ultimate cheer squad and celebrate each other's wins.



*We can grow our collective power* - no longer the only one demanding more money or the only one at the shareholders meeting; the system changes if we all change, together.



## READY TO TALK ABOUT MONEY WITH YOU FRIENDS? YEAH YOU ARE!

1. Start small and don't try to cover everything at once. Maybe focus on a different money topic each time you catch up?
2. Voice the questions and concerns you have about money. Chances are, your friends probably share these too!
3. Frame the conversation around your own experiences as a starting point for discussion and be curious to hear from others.
4. Be open to offering (and receiving) insights, tips and different perspectives from your friends. Did you all grow up in the same area? Go to the same school? Earn a similar wage? How might your friends' experiences differ from others in the community?
5. Ask your friends how they manage their finances. You might be surprised that some are (quietly) already on the journey and have learnings to share. If not, you can make the commitment to learn together.

# #SHAREYOUR SALARY

How can we know if we're being underpaid if we never ask what others are earning? Ladies, it's time to *#shareyoursalary* and support each other to get paid our worth.

**REMEMBER: WHO BENEFITS FROM OUR SILENCE AND DISCOMFORT? (NOT US!)**





# PLUS!

## SOME CONVERSATION STARTERS FOR YOU AND YOUR FRIENDS:

- How many different accounts do you have set up?
- What do you wish you learned about money at school?
- What does wealth mean to you?
- Which bank and super fund are you with?
- Do you know what they invest in?
- Have you ever used a financial adviser or accountant?
- Do you have any money goals in 2020 that I might be able to support you with?

# SHARING IS CARING!

NEXT TIME YOU TALK TO YOUR FRIENDS ABOUT MONEY, TAKE A HAPPY SNAP AND JOIN THE REVOLUTION BY TAGGING US!

**@LADIESTALKMONEY**  
**#LADIESTALKMONEY**



# STEP 3:

## HOW TO TALK ABOUT MONEY WITH YOUR...FAMILY

Everyone has a money story and, for many people, it starts with their family. Whether you grew up with countless credit cards in the house, had to work from a young age, or were raised by parents who saved every dollar, understanding (and maybe overcoming) your money beliefs and habits is crucial to setting yourself up for financial success as an adult. That starts with money conversations with family. We know this isn't easy, so buckle up!



As with our friends, it's all too common for women to avoid talking about money in our families. Maybe it's 'unladylike', maybe it's fraught with judgment and blame, or maybe it's culturally inappropriate - from mums and sisters to cousins and aunts, leaving money conversations to the men in our families only serves to disempower us all. Normalising, de-stigmatising and sharing knowledge across generations is the aim of the game. Who knows what you might learn from the ladies in your family?!

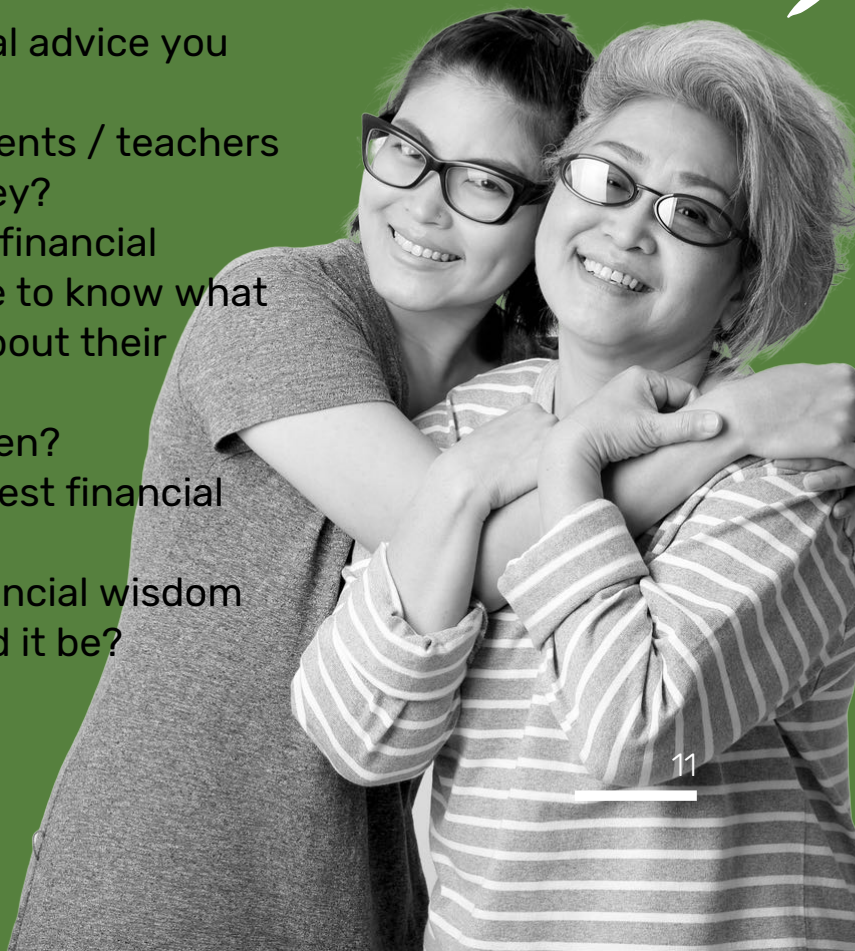
## TO START A SUCCESSFUL CONVERSATION ABOUT MONEY WITH YOUR FAMILY, WE SUGGEST:

1. Ask questions about money from a place of curiosity, such as: "I would love to know what x was like for you growing up?"
2. Share your hopes and goals for the conversation, for example: "I'd love to learn more about investing and would appreciate hearing your advice and experiences."
3. Be open about your own knowledge gaps as a starting point for discussion: "I don't understand how super works. What's your understanding?"
4. Ask reflective, open and non-judgmental questions like what they might do differently, financially, if they could go back in time or what they wish they'd learned about money growing up.

# PLUS!

## CONVERSATION STARTERS

- What's the best money or financial advice you have ever received?
- What did your parents / grandparents / teachers / first boss teach you about money?
- I've joined the *Ladies Talk Money* financial revolution in 2020 and would love to know what would you say to every woman about their finances?
- What would you want to say to men?
- What have been some of the biggest financial challenges in your life?
- If you could give one piece of financial wisdom to future generations, what would it be?



# STEP 4:

## HOW TO TALK ABOUT MONEY WITH YOUR...PARTNER

We all know how important it is to communicate openly and honestly with our partners, especially about things as critical to our lives as money. But there's little getting away from the fact that talking about money can be one of the hardest conversations to start, meaning many of us avoid talking about it with our partners altogether. Every relationship is different and being on the same page financially means understanding and respecting each other's money goals, priorities and triggers.

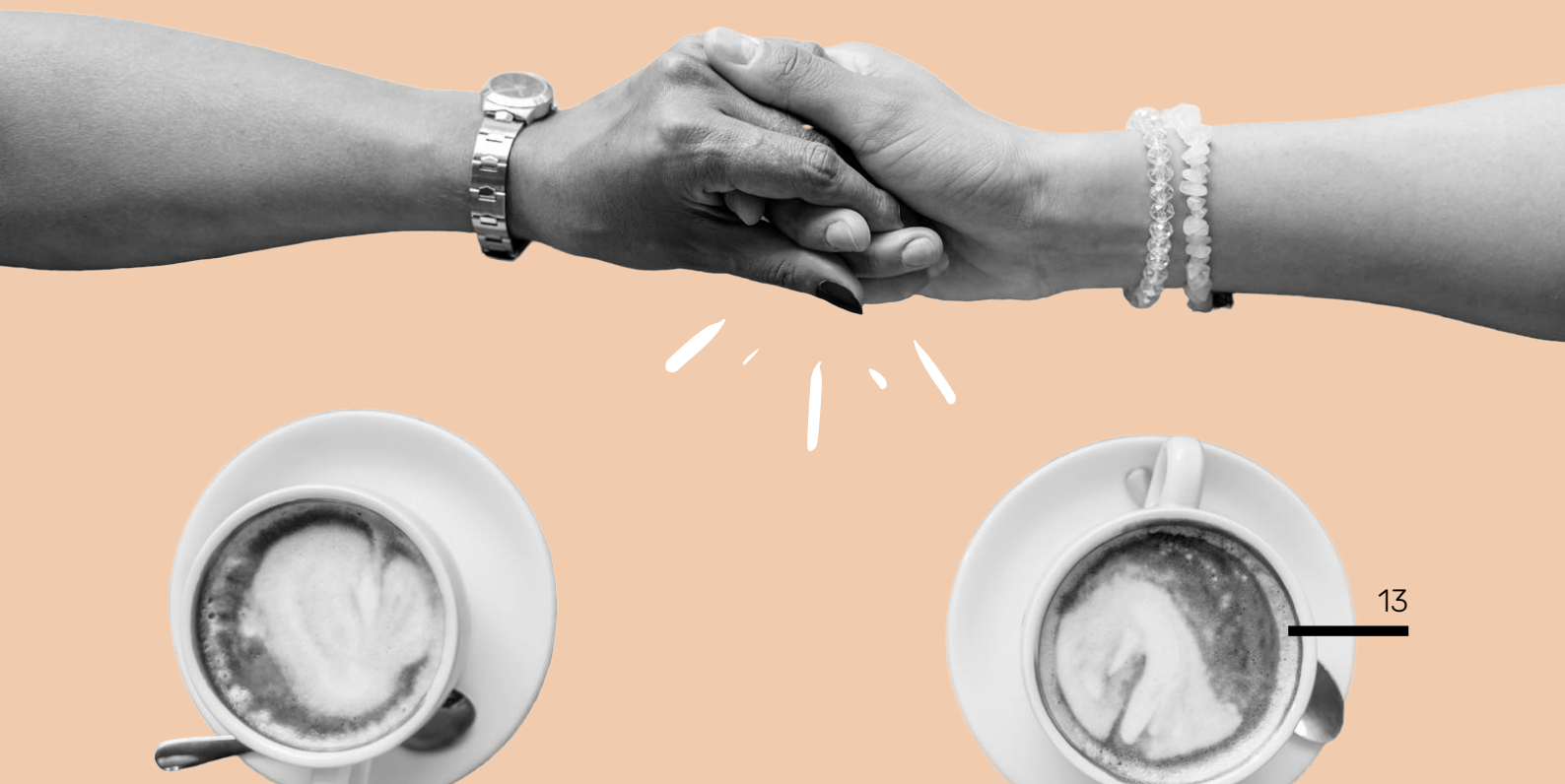
It's important to find common ground on big picture plans like saving for a house or starting a family and having a shared understanding of what it means to...

**LIVE A GOOD LIFE!**



## TO GET STARTED TALKING ABOUT MONEY WITH YOUR PARTNER, YOU COULD TRY:

1. Scheduling a regular time to discuss all things money with your partner.
2. Starting the conversation when you are both calm and relaxed, rather than when an issue has arisen.
3. Speaking for yourself, and yourself only, by using phrases such as, "It makes me feel x when you do things like y" or "My idea of a good life involves... what about you?"
4. Looking for ways to tackle money issues or concerns as a team, rather than from a place of anger, resentment or competition.
5. Better understanding what your partner did and didn't learn about money from their parents and asking them how they think it's shaped how they think about money now?
6. Discussing each of your goals and aspirations (it's useful to know what they have on the cards or big expenses they have coming up) and have an honest chat about how they plan to get there. Do you both need to save more? Start investing? Stop spending money on things that aren't bringing any joy or meaning?
7. Finding out what your partner's current financial strategy is? Although, probably not first date material - it's good to have this discussion at any stage of your relationship! Get a handle on what your partner is or isn't doing currently, without judgment.



# PLUS!

## CONVERSATION STARTERS

- Is there anything in particular you would like to do with your money in 2020?
- What did your parents teach you about money growing up?
- What do you love/hate spending your money on? How do you manage your money? How is it working for you?
- How can I support your money goals?

# ALL THE SINGLE LADIES!

IF YOU'RE NOT IN A RELATIONSHIP, PERHAPS YOU COULD REFLECT ON PREVIOUS CONVERSATIONS YOU'VE HAD WITH PARTNERS ABOUT MONEY OR HOW YOU MIGHT WANT TO APPROACH MONEY CONVERSATIONS IN FUTURE RELATIONSHIPS!



Making conversations about money a normal and encouraged part of being a woman is how we're going to take our power back, tip the scales and set ourselves up for financial freedom. So ladies...

**GO FORTH.**

**TALK MONEY.**

**AND LET THE  
REVOLUTION  
BEGIN!**



BEFORE YOU GO, WHY NOT ADD  
YOUR VOICE TO THE CONVERSATION!  
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Hey Lady! Any finance info discussed on this seriously fab guide is general advice only. You should consider your personal circumstances or reach out if you'd like to discuss your individual needs.

