



Tips to Talk About Money

Money is one of the hardest things to talk about – but Money Habitudes makes it fun and easy. Here are some other tips to help you have a successful conversation:

1 First, **acknowledge that talking about money can feel awkward.** But it's important.

2 **Give yourself the advantage of being relaxed.** Research shows money talks go better in comfy chairs than when you're cramped. Planning to chat over a nice meal is also a good idea.

3 Don't discuss money if you're **HALT: Hungry/Angry/Lonely/Tired.**

4 If you **know where you're coming from**, it's easier to listen, be open and understand your own tendencies, attitudes, and biases. Money Habitudes provides you with this self assessment.

5 **Work up to doing a budget or going over credit reports.** Start with less threatening conversations that get you comfortable talking about money. Money Habitudes helps with this.

6 When you do the activity with someone, **present Money Habitudes as the fun activity it is.** Remember, it's best if both people have their own deck to sort and interpret at the same time.

7 Know that **where people disagree over money is also where they often counterbalance each other** in a good way: think about someone who never spends money paired with someone who finds it easy to spend. If you're about to call someone "cheap," realize *you* may find it way easier to part with money.

Each of the statement cards can generate good discussions. But here are **some other conversation starters:**

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- *Remember the first time you bought something with your own money? What was it? How did you get the money?*
 - *What was your first job? What did you do with your money?*
 - *How did you get money as a child and a teen?*
 - *What did you learn from your culture or religion about money?*
 - *Growing up, how was money talked about in your home? Who paid the bills? How were big money decisions made?*
 - *When you were a kid, did you think you were richer or poorer than your friends or relatives?*
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