



MONEY CONVERSATIONS STARTERS

Money can be a loaded topic, but as it significantly impacts many aspects of our lives, money conversations can also be a meaningful way to check in and support each other's wellbeing.

Supporting someone's financial wellbeing starts with a friendly, non judgmental conversation. Participation is voluntary, and people can share as much or as little as they like. You don't need to share detailed financial situations. Our role isn't to give advice or solve problems but to show you care and share a moment of mutual support.

You have what it takes to experience financial wellbeing. Get started today with the Money Conversations Toolkit



BENEFITS

- Talking about money with empathy can bring teams closer, make everyone feel safer, and boost overall wellbeing.
- Learning to talk about money helps us connect with community members who might be struggling.
- Money conversations are a chance to grow in our faith, aligning our finances with biblical principles and supporting each other.

HOW TO USE

Money conversations can happen as:

- Part of an existing team meeting (sharing in pairs or small groups)
- Team training and professional development – then find a way to continue regular check ins
- These questions can also serve as individual reflection prompts for anyone who prefers not to have money conversations with others

If you're not sure, ask your team or group what would be most beneficial for them.

FORMAT

- The questions are organised into four categories: Normalising (Easing In), scenarios, dig deeper and encourage.
- Access printable conversation cards ([click here](#))
- You can bring some fun to team meetings by adding questions with free tools such as 'spin the wheel' ([click here](#)).
- You may wish to modify the questions and language depending on your team and context





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NORMALISING/ EASING IN



1. What was one of your first big purchases with your own money and how did you feel about it.



7. What’s a silly or less useful skill you have? Have you ever tried to monetise it just for fun?



2. What did you save up for as a child or teenager that meant a lot to you at the time?



8. Is there something related to your culture or family that you spend money on?



3. What small, inexpensive purchase brings you disproportionate joy?



9. What song best describes your current financial philosophy or situation?



4. What’s the best deal or bargain you’ve ever found? How did you find it?



10. If you could travel back in time to spend a day in another era, with \$1,000 from that time period, when would you go and what would you buy?



5. Tell me about a ‘splurge’ purchase you’ve made and absolutely don't regret.



6. What is your favourite way to spend \$20 on a weekend.





INSIGHTS

1. What does financial contentment mean to you? *"Yet true godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it." (1 Timothy 6-8)*

2. What are some ways you lean on others for support in your life? Your support network can boost your resilience and provide a sense of connectedness and belonging. *"The Lord is my shepherd; I shall not want. He makes me lie down in green pastures. He leads me beside still waters. He restores my soul" (Psalm 23:1-3a, ESV)*

3. What advice do you have for balancing generosity with your own needs and goals? *"Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life" (1 Timothy 6:17-19, NIV)*

4. Can you share an example of how you've managed anxiety related to financial stress in the past? *"Jesus taught his disciples, saying, 'Listen to me. Never let anxiety enter your hearts. Never worry about any of your needs, such as food or clothing. For your life is infinitely more than just the food you eat or the clothing you wear" (Luke 12:11-23, TPT)*

5. How can we support each other during financial challenges?
What relationships in your life could you nurture? "Carry each other's burdens, and in this way you will fulfill the law of Christ," (Galatians 6:2, NIV)

6. Financial distress is being felt across income brackets (from under \$50,000 to more than \$150,000 annually). Why do you think financial stress affects people across income levels?

7. Shame / pride are top reasons people wouldn't seek support for financial difficulty. How can we create a more open environment for discussing financial issues? Describe a time when you let shame stop you from seeking help in an area of your life.

8. In a research study among 900 Australians 88 per cent agreed that if they were in financial difficulty, they would try to solve it themselves first before seeking help. Why do you think people prefer to handle financial problems on their own?

9. From 2019-2021, Moneycare saw a 13 per cent increase in community members who have a mortgage. What barriers might homeowners have accessing services like Moneycare?

10. Employees spend a total average of 10.8 hours a week dealing with financial matters and stress at work. How can workplaces better support employees in managing financial stress?



SCENARIOS



1. If you were given \$1000, what would you do with it?



7. If you could commit to just one positive financial habit for the rest of your life, what would it be?



2. What appliance or thing would be most disruptive to your life if it stopped working?



8. You're planning a weekend getaway but need to keep costs low. Describe how you could make the trip enjoyable without overspending.



3. If you could have any superpower to help you save money, what would it be and how would you use it?



9. If you were a philanthropist, what is something you'd love to fund?



4. A friend is in financial difficulty and asks if you know where they can go for assistance. What do you tell them?



10. Imagine you are the manager of a service that's about to run out of funding. What out of the box ideas could you try to keep the service running?



5. A sibling's birthday is coming up and you have a \$20 budget for their gift. What do you get them?



6. You need to cancel one subscription service to save money - examples include Netflix, Spotify, or your gym membership. Which one goes and why?



DIG DEEPER

1. Reflecting on your past week, how often did you think about your finances?

2. What's a financial myth you believed was true for a long time? How did you find out it wasn't?

3. How do you currently feel about enjoying the things you love when there is cost involved?

4. With many things getting pricier, how are you managing your spending these days?

5. How are you handling your rent or mortgage with the economic changes?

6. Can you share a story about someone in your life who you are concerned about financially?

7. Describe how you feel about financial goals

8. How comfortable do you find talking about money with family and friends? Can you describe a time when you had a money conversation with a friend or family member?

9. Can you share an awkward or embarrassing money story?

10. What's one common financial worry you think everyone here might have experienced at some point?

11. Describe how your attitude to money has changed over your life.

12. How often do you check your financial statements, and what's your initial feeling when you do?



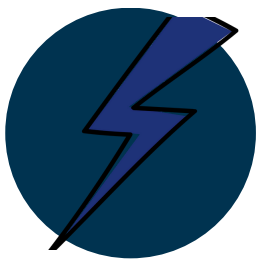
ENCOURAGE



1. Can you share something that's worked well for you financially in the past?



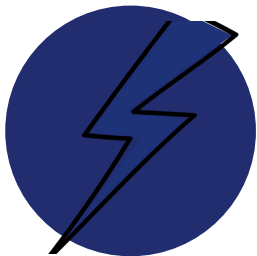
7. What's a positive money action you see your family, friends or team doing that you think is great?



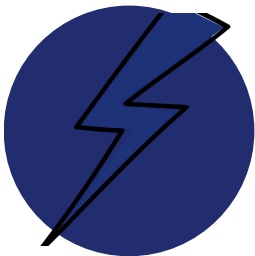
2. What's one small action you could take soon for your financial wellbeing?



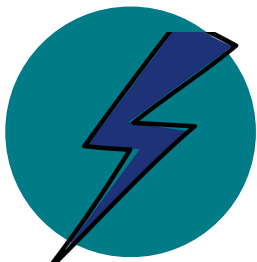
8. What piece of financial advice would you give your younger self?



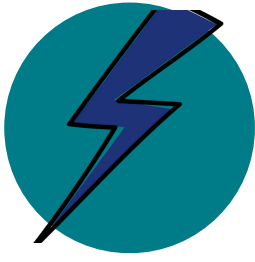
3. Name a financial milestone you are proud of achieving. How did you get there?



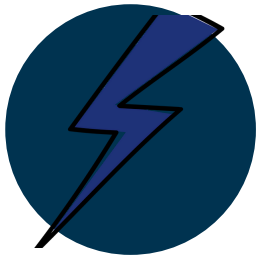
9. Do you have a quirky or unusual money saving strategy that you swear by? What is it?



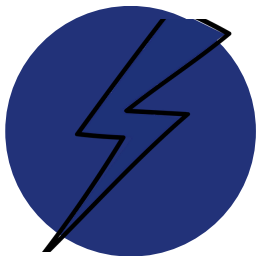
4. What is one financial habit you do consistently?



10. Share a recent 'win' you had with your budget or spending. What made it a win for you?



5. Share a financial tip or hack that has made a difference in how you manage your finances.



6. How do you decide when to save and when to splurge? What's your thought process?