

# NORMALISING MONEY CONVERSATIONS

While it can be tough to talk about our financial situation, it can also be daunting or awkward to start the conversation. Use this simple flow chart to check in on someone's financial wellbeing.

This guide helps you ask open questions, encouraging someone to draw on their strengths and explore their options. You don't need to follow it exactly but use it as a framework. You may wish to modify the questions and language depending on the person. And remember to keep it conversational.

Remember, you don't need to give advice or solve their problems. Often, just being a friendly and listening ear is all people need.

Having the courage to start these conversations is wonderful. You're making a positive difference by simply being there for someone else. Thank you for supporting your colleagues, family and community.

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





# Your Simple guide to a Money Conversation

Q. With the cost of living going up, how are you doing?

## If they're doing well



**Encourage:** What have you been doing that's working well for you? That's great you're doing [insert cool thing they're doing].



**Explore:** Do you think there's anything more you could do to stay prepared for any financial surprises?



**Consider:** That's a great \_\_\_\_\_ idea. Who could help you out with that?



**Action:** Have you seen the 'You're the Boss' resources? They have some good tips.  
OR  
There are resources you and I might not be aware of that might help us both. Would you like me to help you find some?



**Wrap up:** Thanks for sharing with me. Something I learnt from you today is ...

## If they're not doing so well, or they're unsure



**Explore:** What has changed for you? When did you notice things change?



**Encourage:** That sounds tough. Is there something that's worked well for you in the past to handle challenges?



**Consider:** Have you considered any small changes or action steps that might help?



**Action:** Who could help you with that?  
OR  
A financial counsellor may be able to help with those things, can I help you connect with one?



**Wrap up:** Thanks for sharing with me. Something I learnt from you today is ...