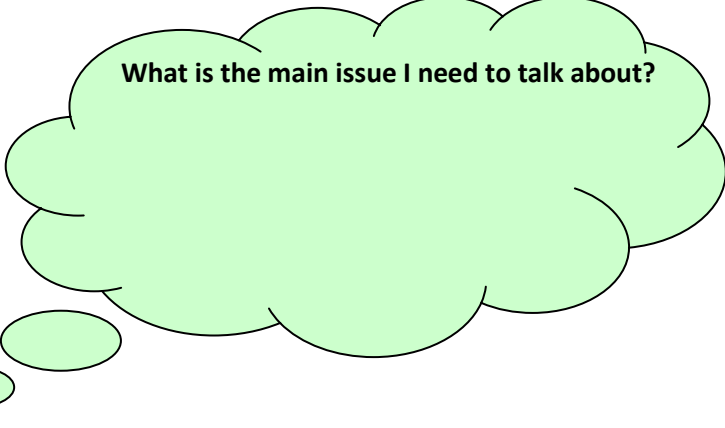


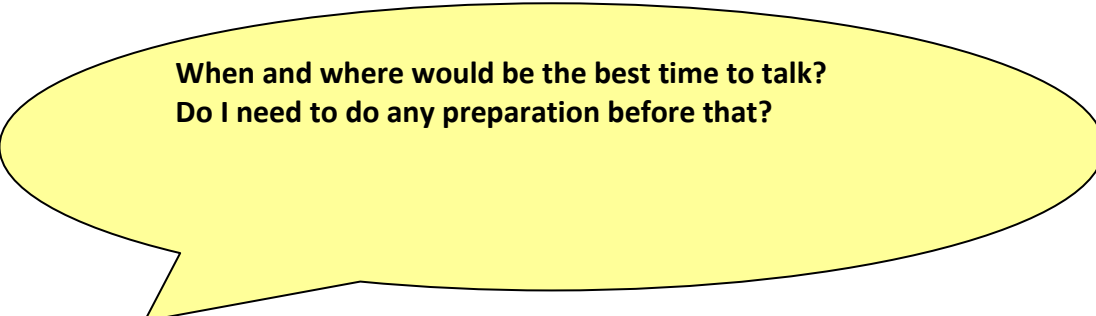
Something I need to talk about... Adult Conversation Planner

If there is something you need to talk about with someone around money, and you're not sure how to start, or you are worried about it, you can use this planning tool to think it through.

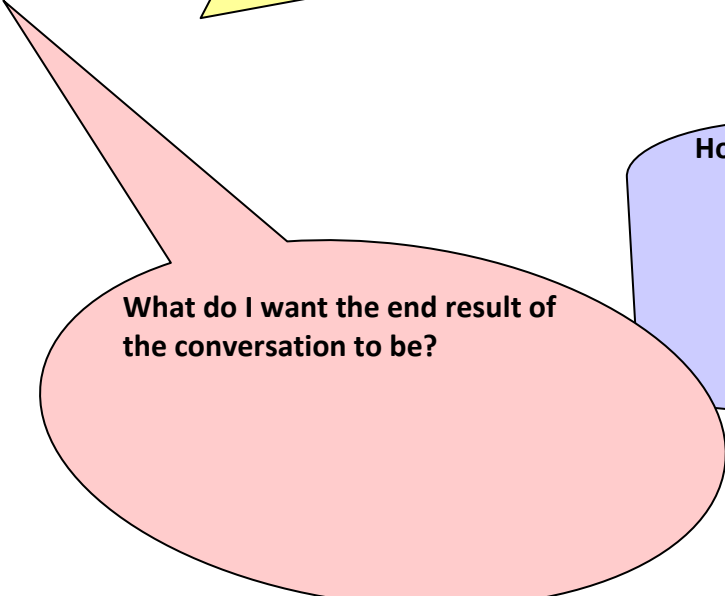
Ask someone else to go through it with you if it would help.



What is the main issue I need to talk about?



When and where would be the best time to talk?
Do I need to do any preparation before that?



What do I want the end result of the conversation to be?



How will I start this conversation? How will I end it?



What am I not going to say, or what do I NOT want to happen?

Something I need to talk about... Adult Conversation Planner

Example

If there is something you need to talk about with someone around money, and you're not sure how to start, or you are worried about it, you can use this planning tool to think it through.

Ask someone else to go through it with you if it would help.

What is the main issue I need to talk about?

I'm worried about our debts - we're in a mess, I can't sleep and am worried about the future.

When and where would be the best time to talk?

Do I need to do any preparation before that?

*Evening time - after the children have gone to bed.
I will get all the bills together, make a list of the credit that I'm using. I will also get a file for us to organise ourselves, a calculator and paper.*

What do I want the end result of the conversation to be?

We will know what we owe. We will have stopped avoiding the conversation and we will have a plan for moving forward.

How will I start this conversation? How will I end it?

*By getting us to write down who we owe money to
Positively, our debts may be a lot but I am sure we can sort them out.
We will end by planning a time to sit down and figure out our budget.*

What am I not going to say, or what do I NOT want to happen?

I'm not going to get negative. I'm not going to blame anyone for how I feel they may have acted - I'm going to remain focused on sorting this out, looking forward NOT back.