



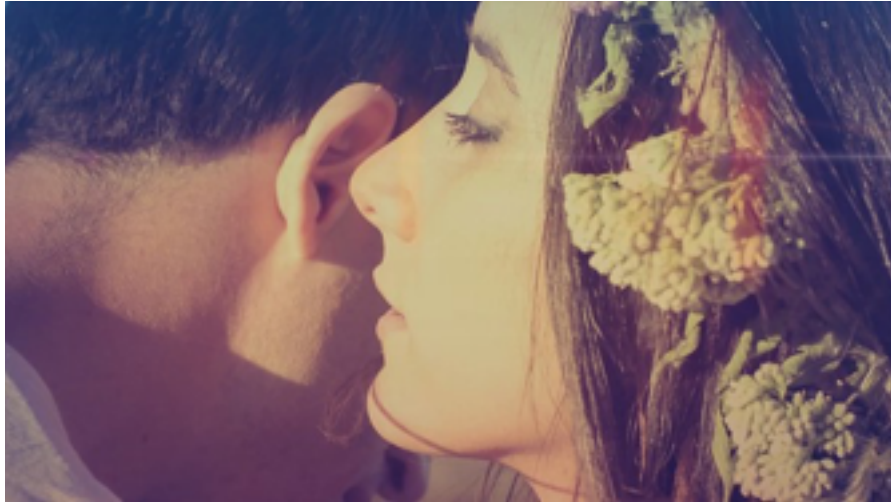
DISCOVER YOUR **TRUE** WEALTH  
MONEY-MORPHOSIS®

## Money Talks Cheatsheet

Money is a taboo topic, and I applaud your courage to discuss it in a conscious way! Get more intimate with someone you care about through asking the following questions. Before starting the conversation, I encourage you to ask permission, "I know money may be a sensitive subject, but I care about you, and would love to explore it together. Is now a good time?" If the answer is yes, then turn your cellphones off, get comfortable together, and take at least a minute together in silence, perhaps even with your eyes closed. Aim to quiet your mind by bringing attention to your breath. Notice any sensations in your body. Each share something to open the dialog, about how you are feeling, physically and emotionally right now. Then, take turns answering each question. When the person appears to be finished answering, consider gently asking, "Is there more?" When they are truly finished, thank them for sharing and switch.



## TOP TEN MONEY CONVERSATION STARTERS



Why is money important to you?

What is your most joyful money memory?

What is your most painful money memory?

What are your most important financial goals?

What is your greatest financial fear?

What are you needing to feel more financially secure?

What three things did your parents teach you about money?

What financial issue are you ignoring that needs attention?

What are you willing to do differently around money?

I think I feel \_\_\_\_\_ about money because I need \_\_\_\_\_.

# FIVE TIPS FOR PRODUCTIVE MONEY TALKS



## 1. Breathe

Breathe deeply and fully. This is the most important step toward staying centered and mindful in any circumstance. Physiologically, you are relaxing your nervous system and oxygenating your brain, which improves function. Notice your breath now—likely it is shallow. Now take ten breaths as deeply and slowly as possible. If during the conversation you are feeling upset or stressed, take some deep breaths and then proceed. Consider suggesting this to the person with whom you are about to talk, perhaps making it light and humorous, “I’m calling you to talk about money today. I know that can be stressful and excite emotions, so could we start out with a few deep breaths together?”

## 2. Listen

I consider listening more important than talking in conversation. As you listen deeply, notice not only words but also body language and tone. Listen with curiosity. How does this person feel? What are their hopes and fears? Before you respond to what they said with advice or opinions, try this: repeat back to them what you heard them say. Less is more here; keep it simple without judgment. When we feel we have been heard, then we feel connected, and then productive conversations happen.

### 3. Know Yourself

Knowing yourself and your relationship with money is important and often overlooked. This inner terrain is rich and vast. Reflect on the monetary traumas and monetary successes you have experienced. Looking at your own fears and aspirations will prepare you to find opportunities for positive change. As you understand what is likely to upset you about money, you can navigate more gracefully in conversation. This isn't about blame or shame, but rather just an empowered self-discovery that creates compassion, because everyone has particular reluctance and intention about money. Reflect for a few moments, perhaps actually writing down any monetary victories or traumas that you feel have shaped your beliefs and behaviors about money.

### 4. Come Prepared

Come prepared for the conversation—this shows that you care. Are there facts or information you need before you have this money talk? For example, consulting a financial professional could give you valuable perspective before you talk to your siblings about an inheritance. Consider printing out profit-and-loss statements or a balance sheet or a statement of net worth. Especially when money conversations become emotionally charged, numbers can clarify understanding and resolve disagreement.

### 5. Imagine

Imagine your ideal outcome, but don't be attached to it. This is the dance of conscious creation. We set intentions and use powerful imagination to focus on what we want. Why is this conversation important to you? What are you willing to give to have the outcome you want? Now, the trickiest part is to let it all go. Consider the possibility that the outcome may be more magnificent than you imagined.

