



## 3.2 Steps to Starting

### Topic 3: The Money Conversation

***Sandra has decided that as single lady with no children, it is time to talk to her long time friend Gwyneth about her financial plans, future, and wishes. She starts by:***

#### 1. Picking the right time and place.

“Gwyneth I would like to talk to you about my financial situation and plans going forward. Would you be willing to discuss this over supper on Thursday evening?”

Sandra has:

- Forewarned her friend of her intentions.
- Created the advantage of a time and place where they can relax.
- Given her friend time to prepare mentally and emotionally.

#### 2. Admitting the awkwardness.

“Gwyneth I realize that I have not spoken to you about my personal finances before. This is new and awkward for me, but I hope that you will bear with me as I try and communicate my wishes to you because I trust you and I don’t really have anyone else.”

Sandra has:

- Acknowledged that talking about money can make you feel awkward.
- Built trust and laid a stronger foundation.

#### 3. Talking about the big picture.

“I want to remain active, independent and in my own apartment as long as possible. If I am unable to look after myself, whatever the reason may be, I think that it is important that I move to a place where I can be properly cared for.”

Sandra has:

- Revealed how she wants to spend the rest of her life.
- Made her friend aware and part of the conversation about that care.