

9 Scripts to Flip to Help Money Talks Feel Better



Money Mindset Shift

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It's been said that you would likely rather talk about anything other than money! Yep, research supports that most people would rather talk about sex, religion, politics, than money.

So, if that is you, you are pretty normal. Sigh of relief? And then growl of frustration, because you still need to have that conversation with yourself, your partner, your child, your adult parent... that list goes on and on!

Here are some Scripts to help you step into talks about money.

Let me also give you **2 key tips**:

1. Apply Principle 1 of my 10 Principles of Financial Therapy:
 - o *Abundant Compassionate Curiosity and Zero Judgment*
2. Know that each money talk is only 1 of 1,000s you may have.
 - o This takes the pressure off to "get it all out there" in one chat.

You can learn more about these tips in the [Money Mindset Shift](#) Program.

Watch the video.

Then, take a few grounding breaths.

Move through these exercises on the next pages.



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3 Scripts to Shift your Chat with Yourself

You may hear yourself say: "I am so stupid with money"

Try a shift to: "I wish I had not spent so much money this weekend, next time I will track it to increase awareness"

You may hear yourself say: "I can't believe I did that [fill in the blank] again!!"

Try a shift to: "I am frustrated that I [fill in the blank] again. I want to look at what I can learn about this so I can change the pattern"

You may hear yourself say: "There is never enough money!"

Try a shift to: "I feel trapped by my current income and expenses, and I get frozen at that point. I want to find a way to increase intention in my spending"

Try this for yourself:

You may hear yourself say:

Try a shift to:



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3 Scripts to Shift your Chat with Your Partner

You or your partner may be saying: "All you care about is money!":

Try a shift to: "When you bring up the cost of something, I feel scared you are going to automatically say no"

You or your partner may be saying: "Don't worry about it, the money will take care of itself"

Try a shift to: "I feel sad/concerned when you talk about feeling anxious about money, and I want to soothe your anxiety"

You or your partner may be saying: "You have to stop spending all our money!"

Try a shift to: "When I see your spending, I feel scared and nervous that our resources are out of balance. I want to have a more comprehensive look at our income and spending"

Try this for yourself:

You or your partner may be saying:

Try a shift to:



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3 Scripts to Shift your Chat with your Child

You may say to your child: "We can't afford that [insert item]"

Try a shift to: "Right now I am putting resources in different areas. I can keep in mind that this is something important for the future plan"

You may say to your child: "Gas is sooooo expensive" [with panic voice]

Try a shift to: "The price of gas has gone up a bit, and I am sad/mad about it. I prepare for this by having a plan for our spending that is adjustable"

You may say to your child: "This Christmas don't expect last Christmas"

Try a shift to: "I have different resources this year, so gifts may be different, and we always have tons of love this Christmas"

Try this for yourself:

You may say to your child:

Try a shift to:



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What are some other Scripts you want to Flip? Send me a note and I may include it in the next email about Scripts
[link for this]

More script flips in these blog posts:

[Financial self-care is a thing](#)

[The loop of broken money promises - Financial Therapy Solution](#)

[https://financialtherapysolutions.com/your-money-mindset-and-financial-s
uccess/](https://financialtherapysolutions.com/your-money-mindset-and-financial-success/)

[Six signs of money confidence - Financial Therapy Solution](#)

