Your Difficult Money Conversation

A Script for Support

Your Script for Having Difficult Money Conversations

A Guide to Speaking from Self, Not From Parts

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Remember: this guide is for support, not perfection. Read it over, take in what resonates and works for you, but do not overwhelm yourself with "doing it exactly right".

Your courageous way forward is the correct way.

BEFORE THE CONVERSATION: PREPARATION

1. Check In With Yourself

Before you approach the other person, take 5-10 minutes to ground yourself:

Ask yourself:

- Which part of me is most activated right now? (Avoider, Fighter, Collapser?)
- What do I actually want from this conversation?
- What's the best possible outcome?
- What am I afraid will happen?

Ground in your body:

- Place both feet flat on the floor
- Take 3-5 deep breaths (inhale for 4, hold for 4, exhale for 6)
- Place one hand on your heart, one on your belly
- Say to yourself: "I can have this conversation and stay connected to myself"

Get clear on your intention: Write down in one sentence what you want from this conversation. Examples:

- "I want to share my anxiety about our spending without blaming"
- "I want to ask for a raise while staying confident in my value"
- "I want to understand my partner's perspective on money without defending myself"

STARTING THE CONVERSATION: CREATING SAFETY

The Opening

DO use these phrases:

✓ "I'd like to talk about something that's important to me. Is now a good time, or would another time work better?"

✓ "I've been thinking about our money situation, and I'd love to have a real conversation about it—not a logistical one, but about how we're both feeling."

✓ "I want to share something vulnerable with you about money. Can I have a few minutes?"

✓ "I've realized I've been avoiding a conversation about [specific thing], and I don't want to carry it alone anymore."

✓ "This feels hard to talk about, but I trust you enough to be honest."

DON'T use these phrases:

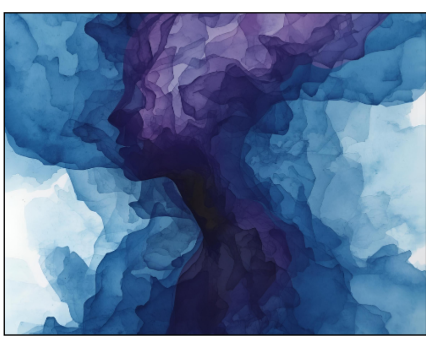
✗ "We need to talk." (Too ominous—triggers anxiety)

✗ "You always/never..." (Accusations shut people down)

✗ "I'm worried about what you're doing with money." (Makes it about them, not shared)

✗ "Why can't you just..." (Implies they're doing something wrong)

✗ "We have a problem." (Creates adversarial dynamic)



DURING THE CONVERSATION: KEY ELEMENTS

Element 1: Use "I" Statements, Not "You" Accusations

Instead of:

- "You spend too much money"
- "You don't care about our future"
- "You're being irresponsible"

Say:

- "I feel anxious when I see our credit card balance"
- "I'm scared we won't have enough saved for [specific goal]"
- "I'm realizing I have a lot of fear around money from my childhood"

The formula: "I feel [emotion] when [specific situation] because [underlying need/fear]"

Examples:

- "I feel overwhelmed when we don't look at our accounts together because I'm carrying all the worry alone"
- "I feel resentful when I'm the only one budgeting because I want us to be a team on this"
- "I feel scared when we don't talk about money because I grew up watching my parents fight about it"

Element 2: Name Your Parts (Advanced)

If you've identified which part is showing up, you can name it—this creates space between you and the reaction:

Examples:

- "A part of me wants to avoid this entire conversation and pretend everything's fine. But I know that won't help us."
- "I notice a part of me getting defensive and wanting to blame you. That's not what I want. Let me try again."
- "There's a part of me that just wants to give up and let you handle everything. But that's not fair to either of us."

This does several things:

- Shows you're self-aware
- Models vulnerability
- Invites them to do the same
- Prevents the part from taking over the whole conversation

Element 3: Make It Safe for Them to Share

Key phrases that build safety:

✓ "I don't want you to feel blamed or judged. I really want to understand your perspective."

✓ "I know we both have different histories with money. I'm curious about yours."

✓ "What comes up for you when we talk about money?"

✓ "I'm not looking for you to fix this or to be different. I just want us to be honest with each other."

✓ "There's no right or wrong here—we're just two people trying to figure this out together."

Questions that invite sharing:

- "What did you learn about money growing up?"
- "What feels hard for you about our money situation?"
- "What do you need from me in these conversations?"
- "What would make this easier for you?"

Element 4: Listen Without Fixing or Defending

When they're speaking:

✓ **Put down your phone.** Make eye contact.

✓ **Breathe.** If you feel your parts activating (wanting to interrupt, defend, collapse), take a breath and notice it.

✓ **Reflect back what you hear:** "So what I'm hearing is..." or "It sounds like you're feeling..."

✓ **Ask clarifying questions:** "Can you tell me more about that?" or "What does that mean to you?"

✓ **Validate their experience:** "That makes sense" or "I can see why you'd feel that way" (even if you don't agree)

Don't: ✗ Interrupt with your rebuttal ✗ Problem-solve before they've finished ✗ Say "but" immediately after they share ✗ Make it about you ("Well, I feel...") ✗ Minimize their feelings ("It's not that bad")

Regulation technique if you're getting activated:

- Excuse yourself to the bathroom for 2 minutes
- Splash cold water on your face
- Take 5 deep breaths
- Remind yourself: "This is vulnerable for them too"
- Come back and say: "I needed a minute to stay present. Thank you for sharing that."

PART-SPECIFIC GUIDANCE

Phantom: If You Tend to AVOID...

Your pattern: You may change the subject, minimize the issue, make jokes, or find reasons to postpone.

What to remember:

- Avoidance is trying to protect you from rejection or conflict
- The conversation won't be as bad as your avoider thinks
- You can handle discomfort–you've done hard things before

Your mantras:

- "I can stay present even when it's uncomfortable"
- "This conversation will bring relief, not rejection"
- "The cost of avoiding is higher than the cost of speaking"

Regulation strategies:

- Set a time limit: "I want to talk about this for 20 minutes"
- Have the conversation while doing something (walking, folding laundry)
- Write down what you want to say first, then read it aloud
- Tell them: "I've been avoiding this, and that's not working anymore"

If you notice yourself avoiding during the conversation:

- Pause and say: "I notice I'm trying to change the subject. Let me come back to this."
- Ask for what you need: "Can we take a 5-minute break and then come back?"
- Name it: "A part of me really wants to run away from this conversation right now. But I'm choosing to stay."

If You Tend to COLLAPSE...

Your pattern: You tend give up, give in, agree to things you don't want, make yourself small, or prioritize peace over your needs.

What to remember:

- Collapsing is trying to protect you from abandonment or being "too much"
- Your needs matter just as much as theirs
- Asking for what you want doesn't make you selfish
- You can advocate for yourself AND maintain connection

Your mantras:

- "I can be honest and still be loved"
- "My needs are not too much"
- "I don't have to abandon myself to keep the peace"

Regulation strategies:

- Write down your non-negotiables before the conversation
- Set a boundary with yourself: "I will not agree to anything in this conversation without 24 hours to think about it"
- Bring notes so you don't lose your point when you get overwhelmed
- Practice saying: "I need time to think about that" and "That doesn't work for me"

If you notice yourself collapsing during the conversation:

- Pause and say: "I want to think about that before I respond"
- Come back to your body: Press your feet into the floor, feel your seat beneath you
- Ask yourself: "What do I actually want here?" (Not what will make them happy)
- Say out loud: "I'm realizing I tend to say yes when I mean no. Can we slow down?"

Phrases that help you stand in your power:

- "I understand that's what you want. Here's what I need."
- "I'm not comfortable with that."
- "I want us both to feel good about this decision."
- "Can we find a solution that works for both of us?"
- "I need to think about this before I commit."

If You Tend to FIGHT/BLAME...

Your pattern: You tend get defensive, make them wrong, bring up past issues, raise your voice, or go into attack mode.

What to remember:

- Fighting is trying to protect you from being powerless or taken advantage of
- You can be strong without being aggressive
- Your anger often covers fear or hurt
- They're not your enemy—you're on the same team

Your mantras:

- "I can be powerful without being aggressive"
- "Underneath this anger is something more vulnerable"
- "I can advocate for myself AND listen to them"
- "We're problem-solving together, not fighting against each other"

Regulation strategies:

- Before the conversation, do something physical: run, lift weights, punch a pillow
- Set a commitment: "If I start to feel myself getting heated, I'll take a break"
- Write your angry thoughts down first—get them out before the conversation
- Remember: Your goal is understanding and solution, not winning

If you notice yourself fighting during the conversation:

- Stop mid-sentence and say: "I'm getting activated. I need a minute."
- Name what you're actually feeling: "I think I'm angry because I'm actually scared about..."
- Lower your voice intentionally (the other person will unconsciously match your tone)
- Ask yourself: "What am I trying to protect right now?"
- Apologize if needed: "I'm sorry I raised my voice. Let me try again from a calmer place."

Phrases that help you shift from Fighter to Creator:

- "I'm feeling defensive, which tells me something important is at stake for me. Can I share what that is?"
- "You're right, I am upset. What I'm actually worried about is..."
- "I don't want to fight with you. I want us to solve this together."
- "Can we press pause? I want to come back to this when I'm calmer."
- "Help me understand your perspective. I want to get this right."

Under the anger, what are you really feeling? Take a moment to identify: Fear? Hurt? Shame? Powerlessness? Try to share THAT feeling instead of the anger / frustration.

Instead of: "You never listen to me about money!" **Try:** "I feel hurt when my concerns about spending don't seem to matter. I want to feel like we're a team."

Instead of: "You're so irresponsible with money!" **Try:** "I'm scared when we don't stick to our plan because I don't want to end up like my parents—always stressed about bills."

ENDING THE CONVERSATION WELL

If It Goes Well:

1. Acknowledge the courage it took:

- "Thank you for being willing to talk about this with me"
- "I know this wasn't easy. I appreciate you showing up for this conversation"
- "This feels like progress. I'm glad we did this"

2. Name what you learned:

- "I didn't realize you felt that way. Thank you for telling me"
- "This helps me understand where you're coming from"
- "I'm seeing this differently now"

3. Make a clear next step:

- "Let's check in about this again next week"
- "I'm going to think about what you said and we can talk more on Friday"
- "Can we try [specific action] for the next month and see how it feels?"

4. End with connection:

- Physical touch if appropriate (hug, hand squeeze)
- "I love you" or "I'm glad we're doing this together"
- "This is hard, but I'd rather do hard things with you than avoid them"

If It Doesn't Go Well:

If they get defensive or shut down:

First, try to soften:

- "I can see this is bringing up something for you. Do you want to take a break?"
- "I don't want you to feel attacked. Can we start over?"
- "What would help this conversation feel safer for you?"

If they're not ready:

- "Okay, I hear that this isn't a good time. When would be better?"
- "I'm going to keep thinking about this. I hope we can talk about it soon"
- "I understand this is hard. I'm not going anywhere—we can try again when you're ready"

If it turns into a fight:

- Stop the conversation: "I don't want to fight. Let's pause and come back to this"
- Take responsibility for your part: "I came into this too hot. I'm sorry. Can we try again tomorrow?"
- Protect the relationship: "I care about us more than I care about being right. Let's stop here"

Take care of yourself afterward:

- Journal about what happened
- Talk to a trusted friend (not to trash the other person, but to process)
- Notice what parts got activated and why
- Remind yourself: One hard conversation doesn't define the relationship - sometimes it takes multiple conversations to get to the heart of the matter.

Regulation afterward if you're upset:

- Move your body (walk, dance, stretch)
- Cry if you need to - express and let it out
- Do something soothing (hot bath, tea, favorite show)
- Don't spiral into catastrophizing – this is data, not disaster

SPECIAL SCENARIOS

1. Asking for a Raise

Preparation:

- Research market rates for your role
- Document your accomplishments and value - write a list of all the reasons you deserve a raise and why you are worthy of more financial support
- Know your *minimum acceptable number*
- Practice saying your number out loud without apologizing

Opening: "I'd like to discuss my compensation. I've been in this role for [time], and I've [specific accomplishments]. Based on my research and my contributions, I'd like to request a raise to [specific number]. Can we discuss this?"

If they say no or need to think:

- "I understand. Can you tell me what would need to change for this to be possible?"
- "What timeline would make sense to revisit this?"
- "Is there a path to getting to [your number] in the next 3-6 months?”

Stand firm: Wait for their response. *Silence is okay.*

- Don't immediately negotiate against yourself
- Don't apologize for asking
- Don't fill silence with rambling

If your Collapser shows up:

- You've already named your number—don't lower it immediately
- Remember: You can always negotiate down, but you can't negotiate up

If your Avoider shows up:

- Don't say "if you think I deserve it" or "only if it's not too much trouble"
- State your request with clarity and then stop talking

If your Fighter shows up:

- Don't bring up inequities with coworkers (even if true)
- Don't make threats ("or I'll have to look elsewhere")
- Stay in Creator energy: "Here's what I want and why"

2. Talking to Your Partner About Spending

Preparation:

- Get curious about their spending behavior (what need is it meeting?)
- Know your own money scripts and triggers
- Come from genuine curiosity, not judgment

Opening: "I've noticed we have different approaches to spending, and I want to understand yours better. Can we talk about how we're both feeling about money?"

Key moves:

- Be Compassion - Share YOUR anxiety/fear first before discussing their behavior.
- Get Curious - Ask: "What does spending give you?" (Freedom? Joy? Relief? Control?)
- Be Clear - Share: "What I need is..." rather than "What you need to do is..."
- Find Common Ground: "We both want to feel secure AND enjoy life. How do we do both?"

Finding middle ground:

- "What if we each had personal spending money with no questions asked?"
- "What if we set a threshold—purchases over $X we discuss first?"
- "Can we try this for a month and check in?"

3. Talking to Parents About Money

Special considerations:

- There may be power dynamics at play (especially if they still support you financially)
- They may have strong opinions about what you "should" do
- Their money scripts are DEEPLY ingrained

If they're giving you money you don't want anymore: "I really appreciate your generosity over the years. I'm ready to be more financially independent now, and part of that means [declining the monthly support / paying my own bills / etc.].

This isn't about you—it's about me growing up."

If they're critical of your choices: "I know we see money differently. I've been thinking a lot about what works for me, and I'm making different choices than you might. I hope you can trust that I'm doing my best."

If you need to set a boundary: "I'm not comfortable talking about my finances in detail. I know that might be hard to understand, but I need you to respect that."

Remember:

- You don't owe them a detailed explanation
- You can love them AND make different choices
- Their anxiety is theirs to manage, not yours to fix

4. Talking to Friends About Money Differences

If you can't afford what they're suggesting:

Instead of: Making excuses or lying **Say:** "That sounds fun, but it's outside my budget right now. Would you want to [free or cheaper alternative]?"

If you're tired of subsizing the friendship: "Hey, I've been thinking—I love spending time with you, but expensive dinners aren't working for my budget anymore. Can we do more low-key things?"

If they make you feel bad about your money situation: "I'm in a different financial place than you right now, and I need you to be okay with that. I can't keep up with [expensive activities], and I don't want it to affect our friendship."

Remember:

- Real friends will adjust
- Your worth isn't determined by what you can afford
- It's okay to say no to plans that don't work for you

FINAL REMINDERS

The Goal Is Not Perfection

You will probably:

- Say something you wish you'd said differently
- Have parts get activated - take your time, and breathe
- Feel vulnerable and uncomfortable
- Not get resolution in just one conversation

And that's okay. The goal is to START talking, not to finish talking.

What Success Actually Looks Like

✓ You stayed present instead of avoiding ✓ You spoke your truth even though it was hard ✓ You listened to their perspective without immediately defending ✓ You didn't abandon yourself to keep the peace ✓ You ended the conversation without blowing everything up

✓ You're willing to try again * These are the markers of success.

YOUR POST-CONVERSATION REFLECTION

After the conversation, take 10 minutes to journal:

1. **What went well?**
    - What did I do that I'm proud of?
    - What surprised me?
2. **What parts showed up?**
    - When did I notice my Avoider/Fighter/Collapser?
    - What triggered them?
3. **What did I learn?**
    - About myself?
    - About the other person?
    - About what I need?
4. **What would I do differently next time?**
5. **What do I need right now?**
    - To celebrate my courage?
    - To process disappointment?
    - To rest?

NEXT STEPS

You just did something brave. Most people will avoid money conversations their entire lives. You didn't.

This is the beginning of a new pattern.

If you want support in continuing this work:

- **Join The Abundant Self Cohort 2** - 9 weeks of deep parts work, practical skills, and a community who gets it
- **Book a free discovery call** - Let's talk about whether the program is right for you
- **Join our $24/month community** - Get ongoing support and practice

Remember:

- What we can name, we can work with
- Growth is not linear
- We heal in connection, not isolation
- You are the creator of your story, your self, and your life

You've got this.

EMERGENCY SCRIPT: When You Freeze

If you get into the conversation and completely freeze, use this:

"I'm noticing I'm more nervous about this than I expected. Can I just read you something I wrote down?"

Then read from your prep notes or this script.

It's okay to not be smooth. Vulnerability isn't polished.

RESOURCES FOR DEEPER WORK

Books:

- "No Bad Parts" by Richard Schwartz (IFS introduction)
- "Set Boundaries, Find Peace" by Nedra Glover Tawwab
- "The Body Keeps the Score" by Bessel van der Kolk (trauma and nervous system)
- "Crucial Conversations" by Patterson, Gritzky, McMillan, Switzler

Practices:

- Therapy or Coaching (especially IFS-informed practitioners)
- Somatic experiencing work
- Meditation and nervous system regulation
- Community and group work (like The Abundant Self!)

You're not alone in this.

Thousands of people are having their first honest money conversation right now.

Share your story: Email me at admin@readyforabundance.com to let us know how it went. We would love to hear from you!

Keep going.

With you in this work,

Meghann & Arlyn

P.S. If the conversation didn't happen yet—that's okay. Your Avoider is probably very active right now. Thank it for trying to protect you, and then do it anyway. You'll feel so much better on the other side.

P.P.S. Save this document. You'll use it again and again as new money conversations come up. It gets easier every time.