

10 Conversations to Have About Money (That Aren't Really About Money)

These conversation starters are designed to open deeper, more meaningful discussions about how we view, feel about, and interact with money — without jumping straight into numbers or spreadsheets. They're for couples, families, or friends who want to understand each other better and build trust, connection, and shared values around money.

Pick one or two to explore in a relaxed setting — maybe over a walk, a coffee, or a Sunday dinner. You might be surprised what comes up.

- 1. What did you learn about money from your parents or caregivers — even if they never spoke about it?
- 2. What would financial peace look like for you?
- 3. How do you feel when someone gives you a generous gift or offers to pay for something?
- 4. If money wasn't a limitation, what would you love to do or give?
- 5. What's one thing you wish you could unlearn about money?
- 6. When do you feel most free with money — and when do you feel most anxious?
- 7. What's a money decision you're proud of?
- 8. Do you feel like your money reflects your values? Why or why not?
- 9. What do you hope your children (or future generations) will believe about money?
- 10. What would change in your life if you truly believed 'I have enough'?

You don't have to agree on everything — the goal is connection, not perfection. Let this be a starting point for richer conversations about life, priorities, and what truly matters.

Cindy Petter-Bowyer

www.penshareinvestments.co.za