



# MONEY TALKS CLUB PLAYBOOK

SET UP YOUR OWN MONEY TALKS CLUB

# Purpose of a Money Club



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*Nip It In The Budget*

Ready to spill the financial tea? Welcome to the Money Talks Club Playbook—your ultimate guide to gathering a crew, breaking the money silence, and having real, sometimes awkward (but always enlightening and empowering) conversations about finances.

The purpose of a money club is to create a safe, inclusive, and judgment-free space where people can talk openly about money, including budgets, debt, pay, goals, investing, financial wins and setbacks.

The aim is to normalize money conversations and build financial confidence and community.

We're talking salaries, side hustles, splurges, savings, and all the glorious mess in between. This isn't your average stiff book club or knitting circle—Money Talks Clubs about real talk, laughs, learning, and maybe a little light financial therapy. Because let's face it: money is weird, emotional, and way more fun to talk about with snacks. So find your people, your spreadsheet, and let's make money conversations something we actually look forward to.

# Create your club:

## 01 Define the Vision & Ground Rules

**Why this matters:** A clear purpose builds trust and attracts like-minded people.

**Action Items:**

- Write a short mission statement (e.g., “We aim to break the taboo around money by fostering open, respectful, and helpful conversations.”)
  - Establish ground rules:
    - Confidentiality: What’s shared in the group stays in the group.
    - Respect: No shaming, blaming, or judging.
    - Equal airtime: Everyone gets a chance to share.
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## 02 Choose Your Format

**Why this matters:** The format should fit your schedule, tech comfort level, and the needs of your group.

**Options:**

- In-person: Great for small, local groups—host at someone’s home, a community center, or a café.
- Online: Use Zoom, Google Meet, or WhatsApp groups for accessibility.
- Hybrid: Rotate between virtual and in-person to suit different members.



## 03

# Invite Your Founding Members

**Why this matters:** A few committed people will help shape the culture and momentum.

**Action Items:**

- Invite 3–6 people you trust and feel comfortable with (colleagues, friends, neighbors).
- Send a personal invite: “I’m starting a Money Talks Club—a safe space to share and learn about money. Want to join?”
- Consider diversity in age, income, and life stage for richer discussions.

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## 04

# Set the Structure

**Why this matters:** A predictable format helps people prepare and feel comfortable.

**Suggested Meeting Flow (1–1.5 hours):**

1. Welcome & Check-in (10 min): Quick wins or challenges this week.
2. Main Topic (30–45 min): Pick a theme (see sample topics below).
3. Open Floor (15–20 min): Share, ask questions, or vent!
4. Action Round (5 min): What’s one thing you’ll do before the next meeting?

**Cadence:** Start monthly or bi-weekly. Keep it manageable.





## 05

# Choose and Rotate Topics

**Why this matters:** Structure makes conversations purposeful and educational.

**Sample Topics:**

- Budgeting how to wins and fails
- Salary transparency: What do you earn, and how did you negotiate?
- Credit scores: What is it, what helped or hurt yours?
- Debt stories: What are we paying off and how?
- Investing 101: RRSPs, TFSAs, or 401(k)s explained
- Financial goals: What are we saving for?
- Relationship & money: How do you split expenses?
- Money mindset: What messages did you grow up with?

You can rotate facilitators for each session to keep things fresh and collaborative.

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## 06

## Use Tools and Resources

**Why this matters:** Resources create learning and deepen discussions.

**Suggested Tools:**

- Eli's Spreadsheet or another budget tracker
- Money personality quizzes (e.g., Morningstar's or NerdWallet's)
- Book/Podcast club add-on: Discuss Your Money or Your Life, I Will Teach You to Be Rich, or The Budgetnista Podcast

**Optional Platforms:**

- Facebook Group, Messenger or WhatsApp for check-ins between meetings
  - Google Drive folder for shared docs
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## 07

## Handle Sensitive Moments with Care

**Why this matters:** Money is emotional. Group trust must be protected.

**Tips:**

1. Use "I" statements—avoid projecting or giving unsolicited advice.
2. If someone's overwhelmed, ask: "Would you like advice, resources, or just to vent?"
3. Offer 1:1 check-ins outside the group if needed.





## 08

## Evaluate and Evolve

**Why this matters:** Reflection ensures the group stays useful and safe.

**At the 3-month mark, ask:**

- What's working well?
- What can we change?
- Are we still meeting your goals?

Create an anonymous Google Form if people prefer private feedback.

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## 09

## Optional: Give it a Name

**A name gives your group identity. Try:**

- Nip It in the Budget Club
- Money Talks Circle
- Cash & Coffee
- Coffee Bean Counters Club
- Open Wallet Society



# That's a Wrap

## Now go talk about money

Most of us were never taught how to talk about money. That's not a personal failing—it's cultural conditioning. But every time you sit in your circle and say, "Here's what I'm struggling with," or "Here's how I'm winning," you're rewriting that script for yourself and others.

You've got the tools, the structure, and hopefully a little spark of courage. Starting a Money Talks Club might feel a bit intimidating at first—kind of like looking at your bank account after vacation—but trust me, it gets easier (and more rewarding) every time you show up.

Remember: You don't need to be a financial expert to lead or join a club. You just need a willingness to be honest, curious, and kind—to yourself and to others. With each conversation, you're helping to break down the shame and secrecy that so often surround money. That's powerful. That's community. That's change.

So go on—gather your people, set the snacks out, and let the money talks begin. And if your first meeting ends in laughter, solidarity, and someone finally figuring out what a TFSA is, I'd call that a huge win.

Happy talking—and here's to richer conversations, in every sense of the word.





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## 02



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You might enjoy my thoughts and ideas and could use them in your Money Talks Club!

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## Bye for now!

I hope you are able to take advantage of any or all of the resources and services I offer. I wish you much luck in your financial journey. Go on now, enjoy your life and build wealth!