**Talking Money**

**What’s your money story?**

Our money attitudes and behaviours are shaped by the families, households and communities in which we grew up. Think about some of the money patterns you learnt growing up.

**What did you learn about money growing up that has an impact (positive or negative) on the way you feel about and use money today?**

**Playing to your strengths**

We all have strengths, even when it comes to money! Identifying our strengths helps us understand what we can build on and what areas need improvement. Whether it’s being an excellent op shopper, a great home cook or knowing when the meat goes on special at the local supermarket, we all have our strengths when it comes to money management.

**What are some of your money strengths?**

**Plug a spending leak**

We often think that most of our money goes on big living expenses. But really, it’s often the small things we buy each day that add up and cost us more over time. These small amounts of money that we spend without noticing are called spending leaks.

**Can you think of a spending leak you could plug?**

* What’s your spending leak?
* How much does it cost?
* How often do you spend it?
* How much could you save over a year?

**What could you do to stop, swap or save on this expense?**

**Taking a savings challenge**

If you have never saved before, it can be tricky to get started. Like exercise, it is best to start slowly and gently and build up a savings habit over time.

**I am going to try**

**Power up your savings**

Utility bills are often the cause of much stress. Some ways to reduce bill stress include controlling our energy usage, making sure we are getting the best deal and having all eligible concessions applied to our accounts.

* Claim your $50 bonus from Energy Compare Victoria and find out if there is a better deal for you
* Find out if you are eligible for existing concessions or hardship utility grants
* Make sure the way you are paying bills is working for you (Centrepay/ BPAY/ Direct Debit etc.)
* Check your household energy behaviours; are there changes you can make?

**What can I stop, start, continue around my house?** (Refer to handout for free ways to reduce your energy use.)

**Where can I ask for help?**

There are local, state and national services to help you with money problems.

**Who is my local NILS provider?**

**Where can I access a financial counsellor?**

**What other local services might I need?**

**My SMART Money Goal**

For the best chance at successfully achieving our money goals, we should make them Specific, Measurable, Achievable, Realistic and Time-based.

**What is my money goal?**

**What are the steps I’m going to take to get there?**