



## Personal Finance Conversation Guide

LEAP PERSONAL FINANCE, 2025

# Client Conversations

## MOTIVATIONAL INTERVIEWING GUIDE



### Navigating Ambivalence

- "What are some reasons you might want to make a change in your [money situation/spending habits]?"
- "What are some reasons you might want to maintain things as they are?"



### Clarifying Values and Goals

- "What would you like your financial situation to look like in the future?"
- "What are some values that are important to you when it comes to managing your money?"



### Identifying Triggers and Emotions

- "Can you tell me about a recent situation that caused you to feel [anxious/stressed/overwhelmed] about your money?"
- "What emotions come up for you when you think about your current money situation?"



### Exploring Past Experiences

- "Can you think of a time in the past when you felt really good about a money decision you made? What made it feel good?"
- "Have there been any experiences in your past that have shaped your current relationship with money?"

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### Bridging the Gap

- "How do your current financial behaviors align with your long-term financial goals?"
- "What are some ways you could bridge the gap between where you are now and where you want to be financially?"



### Encouraging About Self-Motivation

- "What are some small steps you could take to move closer to your financial goals?"
- "What strengths or resources do you have that could help you make positive changes in your financial situation?"



### Reflective Listening & Summarizing

- "It sounds like managing your money is really important to you, but you're feeling overwhelmed by the current situation. Does that sound about right?"
- "I hear you saying that you want to make changes in your spending habits, but you're not sure where to start. Did I get that right?"

These questions are meant to spark a nonjudgmental and collaborative conversation with the client, giving them a safe and supportive space to dive into their thoughts, feelings, and motivations about their money behaviors. It's crucial to practice active listening and empathy throughout the conversation to build a trusting and open dialogue.

# Client Conversations

## EXPLORING HOT BUTTONS GUIDE



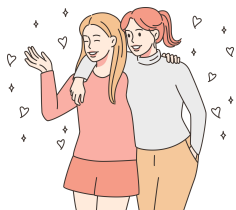
### Identifying Hot Buttons

- "Can you think of situations or events that tend to prompt your spending habits?"
- "What typically happens right before you make a purchase that you later regret?"
- "Are there specific emotions or feelings that seem to precede your impulse spending?"



### Environmental Hot Buttons

- "Where are you usually when you find yourself making impulsive money decisions?"
- "Are there certain places or environments that make it harder for you to stick to your spending plan?"
- "Do you notice any patterns in your spending based on where you are or who you're with?"



### Social Hot Buttons

- "How do your friends or family members influence your financial decisions?"
- "Are there social situations or peer pressures that contribute to your spending habits?"
- "Do you feel pressure to keep up with others' spending habits or lifestyles?"



### Emotional Hot Buttons

- "What emotions do you experience most often when you find yourself overspending?"
- "Can you tell me about a time when you made a financial decision based on how you were feeling at the moment?"
- "Do you notice any patterns in your spending when you're feeling stressed, anxious, or bored?"

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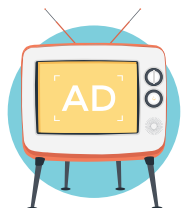
### Mindset Hot Buttons

- "What thoughts or beliefs do you have about money that influence your spending habits?"
- "Do you have any automatic thoughts or say anything to yourself before an impulsive purchase?"



### Past Experience Hot Buttons

- "Have there been any past experiences or traumas that impact your relationship with money?"
- "Can you think of any significant life events that have affected your money behaviors?"
- "Are there any childhood experiences related to money that still influence you today?"



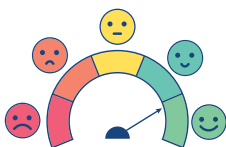
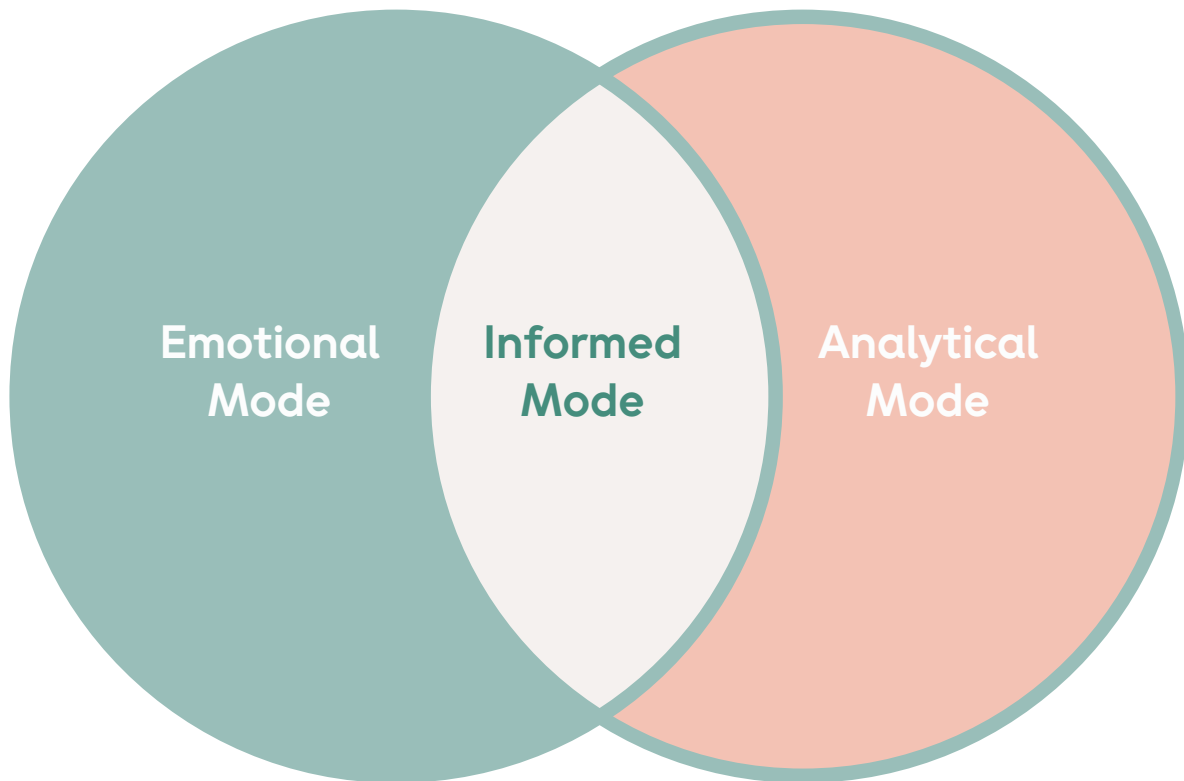
### External Hot Buttons

- "Do you notice any advertisements, marketing strategies, or promotions that make you want to spend money?"
- "Are there any external cues or reminders that prompt you to make unplanned purchases?"
- "How does exposure to social media or online shopping platforms impact your spending habits?"

These questions are like treasure maps for clients, helping them uncover all the stuff that makes them tick financially. By spotting patterns and brainstorming ways to handle them, they can level up their money game. Encourage them to dive deep into their answers and think about how they can take charge of their triggers to crush their financial goals.

# Informed Mode in Decision Making

## MONEY EMOTION MANAGEMENT



**Emotional Mode:** When we are in emotional mode, we are making decisions based feelings and urges. Getting out of emotional mode may look like taking a break, exercising, calling a friend and then examining the whole picture, including facts and logic.



**Analytical Mode:** When we are in analytical mode, we are making decisions based facts and logic without considering emotions or feelings. Getting out of analytical mode may look like recognizing that emotions contain valuable insights and signals about needs and values that go beyond purely rational considerations



**Informed Mode:** When we are in informed mode, our decisions are guided by a deep understanding of emotions, values, and priorities, as well as rational analysis and problem-solving skills.