

A WIRE CONVERSATION KIT

HOW TO USE THIS KIT



 *wire*
any woman any issue

Our money lives are complicated and can quickly become difficult to manage.

This kit is designed to equip you with a better understanding of your current financial situation and the skills to safely and confidently achieve greater financial wellbeing.

About this kit

The kit includes:

- ▶ **My money organiser:** a safe and handy place to put your financial information
- ▶ **My money guide:** a short booklet on talking about money and where to find more information
- ▶ This **how-to booklet**, including a checklist to help organise your financial life.

When it comes to money, a good place to start is looking at your current financial situation. The first three steps of this kit are about understanding your current

relationship with money (and what money has meant to you throughout your life) and gathering information about your finances.

Once you have identified your current financial situation, you'll feel more confident about working towards your financial goals. It may also highlight areas where you need more information or you have gaps in your understanding.

Along the way, you will identify areas which need improvement or prioritisation, as well as areas where you are already in control or succeeding.

Is this kit right for you?

This kit is designed to help you build knowledge and skills to manage your finances and to support you to have the 'money conversations' that help you to take control of your money. This Kit might be useful for you if:

- ▶ You want to feel more confident when talking about money
- ▶ You would like to have a clearer picture of your financial situation and identify areas for change
- ▶ You want to get your financial affairs in order (e.g. making a Will or separating your finances from a partner)
- ▶ You want to clearly communicate your situation to others (e.g. when talking to a utility company, bank or Centrelink)
- ▶ You need to help family or friends to manage your affairs in case you are unable to do it yourself.

Tips for how to use this kit

Start small

Sometimes we can feel that our financial lives are overwhelming and difficult. If money conversations are new, unfamiliar or complicated for you, the jargon can leave you thinking: 'Why bother at all?'

It is okay to feel overwhelmed. Take it slow. No one can tackle their whole financial life in one go! Break down the bigger tasks into smaller chunks and try to start with the small tasks and then build on that success.

The good news is that by understanding some basic money concepts the language of money can reveal itself to you.



There is no 'right' way

You can complete this kit in the way that works for you. You might want to do the whole thing in order or just pick bits out that are most useful to you. You might find it easier to fill in what you know to start with and then go back and fill in the information that is harder to access over time. You might prefer to work through it by yourself or team up with a partner or friend and work through it together.

Gather your support network

Even though lots of us find dealing with money to be overwhelming, feelings of fear, shame and embarrassment can stop us from talking to others about money. This can leave us feeling isolated and alone in our experience.

Having more conversations about money with friends, family or our community can not only help us share knowledge but also help us

to realise we are not alone. To start having these conversations, you might try:

- ▶ Talking to a friend or family member you trust
- ▶ Sharing this kit with someone you think will appreciate it
- ▶ Starting or joining a money discussion group or finance book club.

Keep your kit safe

As you go along, this kit will start to contain sensitive and important information about you. Think of a place you can safely store it. Places you could store it might include:

- ▶ A locked filing cabinet or drawer.
- ▶ A bank safety deposit box or offsite storage facility
- ▶ A safe

My money checklist

- ☐ Read the guide
- ☐ Decide on how to safely store the kit
- ☐ Make a plan for how you want to fill in the My Money Organiser
- ☐ Gather your information
- ☐ Have important conversations
- ☐ Fill the My Money Organiser with information as you go
- ☐ Reflect on how much you have achieved
- ☐ Plan your next step

Call us:



1300 134 130

Weekdays 9am to 5pm

(mobile costs may vary)



Visit us:

372 Spencer Street,

West Melbourne 3003

Weekdays 9.30am to 4.30pm



Contact us:

support@wire.org.au



Chat online, download resources
and book into events:

[wire.org.au](https://www.wire.org.au)

(Chat weekdays only)



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We acknowledge the First Nations people
as the traditional custodians of the lands
and waters throughout Australia.

WIRE is a service for women,
nonbinary and gender-diverse people.



WIRE acknowledges
the support of the
Victorian Government

