

READY TO HOST YOUR OWN CURRENCY CONVERSATION?

currency
conversations
CHASE X ESSENCE

GREAT! LET'S GET READY! WHO, WHAT, WHERE, WHEN?

The Currency Conversation can be as easy or as extravagant as you want it to be. Remember, **YOU** are the host and it's your party. We provide the information and tools you need to get started and complete your financial plan over the six months. Not a financial expert? No worries! Let's take this one step at a time and create an experience that you will all enjoy.

WHO?

Think about the women in your circle. Who do you enjoy hanging out with? Who challenges you to be your best and will support you in achieving your goals? You may already be talking about the financial stress you feel, so let's turn that around and focus on goals and actions you can take each time you get together. Let's make this an intergenerational conversation! Let's talk with our children, tweens, teens, and grandmas about money and how to grow wealth.

WHAT?

The Currency Conversation is a time to gather and discuss the financial topics that are most important to you and your crew. You may have different goals and may even be at different stages of life. The important thing is to gather, talk openly about finances and support each other as you make your money moves. Each of you will decide your own action steps and how you want to be accountable to the group.

WHERE?

You know what you enjoy, so create the event based on what you and your crew like to do. You can choose to host at a restaurant, a park, a library or have a pot luck in your home if you want to keep costs down. Be creative and make the time together something that you all look forward to each month. Keep in mind that staying in the same location can be easier to remember, while moving to different locations may be more interesting. Do what works for you and your girls.

WHEN?

YOU decide! The digital toolkit is designed as a monthly resource but you may want to accelerate this journey and meet each week. The choice is yours and during your first gathering you can see what the group prefers and schedule accordingly.



Plan for 45-minutes to an hour to give yourselves time to get in, grab a snack (or order your meals) and get ready to talk. You want the environment to be relaxed and give everyone time to settle into the conversation.

For questions or more information, email us at Currency.Conversations@chase.com.

INVITE YOUR GIRLFRIENDS, FAMILY AND COWORKERS

Now that you have decided who, what, where, and when, it's time to let people know your plan.

Use our easy social tools to get the word out ([CurrencyConversations.com/host-your-own](https://www.currencyconversations.com/host-your-own)). Feel free to edit the sample text messages to get a group text started; and personalize the email message to send to your friends. Don't forget your social media posts to get the word out; who knows there may be some folks you forgot. Just remember to fill in your location and time information and it is usually a good idea to send a reminder the day before (you know how busy our lives can be).

Tell everybody to get the financial journal at [CurrencyConversations.com/Journal](https://www.currencyconversations.com/Journal). They can print it out, or use it on an iPad or even their phone. Just make sure they bring it with them.

SESSIONS

1. **First session:** Putting the pieces together (pages 2–3 in "Your Financial Journal" workbook.)
2. **Second session:** New goals, new habits (page 4 in "Your Financial Journal" workbook.)
3. **Third session:** Confessions to commitment (page 9 in "Your Financial Journal" workbook.)
4. **Fourth session:** Credit and debt management (page 10 in "Your Financial Journal" workbook.)
5. **Fifth session:** Protecting your assets (page 11 in "Your Financial Journal" workbook.)



SESSION 1: PUTTING THE PIECES TOGETHER

BEFORE

Connect with the women in your life that inspire you to be your best. They can be family (including family of choice), friends, co-workers or sistah-prenuers, as long as they are on their path to financial well-being and are willing to share their journey, provide support, and accountability.

Think about the experience you want to have and select your date, time and location.

Then, get the word out. You may want to start with groups of 5 to 8 women to make sure that you have time for everyone to share during the session. Prepare the space for comfort and relaxation. Wine is optional! 😊

DURING

When you gather with your crew, the main objective is to inspire action and progress towards financial wellbeing. Remind everyone that you'll be gathering over five sessions to work on one aspect of your financial goal each session.

Before you close the session set a regular day of the month (i.e. second Saturday or last Tuesday) and a location (someone's home, beauty shop, or favorite eating spot) to work and celebrate together. Choose a place that offers some privacy so you can speak freely and if it is a Black-owned business that's even better. Talk about how you want to follow up (text, emails or calls).

- **Tip 1:** Welcome everyone and set the tone for an open conversation. Remind everyone that you are there to learn together. Make sure to keep personal information such as social security numbers and bank information private.
- **Tip 2:** Start where you are, no judgment, no negative talk, just you taking time to have a conversation with other Black women about ways to align your financial goals and your core values.
- **Tip 3:** Use the guide to support the conversation but let it flow based on each person's goals. Identify a financial goal and make it SMART.



ACTIVITY

Reference pages 2 through 3 in "Your Financial Journal" workbook.

AFTER

Give yourself a BIG HUG and do a POWER POSE because you tackled the money monster and set the stage for the future of wealth for your crew.

- Note any topics that you want to research or invite others to explore.
- Post on social outlets to inspire other women to host their own conversations.
- Set a reminder for the next session and send an email/text/calendar event to the rest of your group.

SESSION 2: NEW GOALS, NEW HABITS

BEFORE

Your second gathering is all about finding ways to meet your goals. You also want to set the stage for the ongoing commitment to continue for the remaining sessions. Take a moment to think and reflect on the first session and what you would like to do differently.

- Send a reminder text/call/email.
- Review the journal entry from the previous session for any topics to bring forward.
- Do your homework (you did that already, right?).

DURING

During this session, we're going to focus on how we think about our day-to-day financial choices. Use "Your Financial Journal" workbook to identify which goal you want to focus on, and what new behaviors or habits will help you make progress. Identify one thing you will do differently over the next 30 days, and have a backup plan! There's no shame in having a plan B!

- **Tip 1:** Look at "Your Financial Journal" workbook to spark conversation about brainstorming possibilities.
- **Tip 2:** Have each person identify which goal she is going to work on.
- **Tip 3:** Identify an accountability partner that you'll check in with between now and the next meeting.



ACTIVITY

Reference page 4 in "Your Financial Journal" workbook.

AFTER

Congratulations! You are a pro at this now! Review the topics and ideas and consider how the sessions are working for you all. As you think about session 3, consider inviting another member of the group to co-host to help build capacity to keep the conversations going.

- Note any topics that you want to research or invite others to explore.
- Post on social outlets to inspire other women to host their own conversations.
- Set a reminder for the next session and send an email/text/calendar event to the rest of your group.

SESSION 3: CONFESSIONS TO COMMITMENT

BEFORE

Look at YOU! You're halfway there so take a moment to bask in the glow of financial courage! You may find that you are the keeper of the circle but don't fret, we got you! Your role is to provide space and to hold the judgment-free zone. Don't forget to do that for yourself!

- Send a reminder text/call/email.
- Review the journal entry from the previous session for any topics to bring forward.
- Do your homework.

DURING

Over the past two weeks, we've been talking about challenges, and confessing to some of the things we wish we had done differently. Today, we are going to focus on how we are going to turn some of those confessions into a commitment — deciding on what we want next, and what we're willing to do about our financial future.

Ask your crew to bring some items that they might want to use for their vision boards (maybe family photos, or pictures of that dream vaca spot).

- **Tip 1:** Give time in the session for people to reflect and write their financial history.
- **Tip 2:** Ask one of your Currency Crew to remind you to BREATHE when you slip into shame or self-blame or past financial choices or behaviors.
- **Tip 3:** Have supplies available to create a vision board: things like magazines, scissors, tape, glue, markers, papers, even throw in some glitter if it gets you excited about your financial future! ✨😊✨



ACTIVITY

Reference page 9 in "Your Financial Journal" workbook.

AFTER

Great job! You and your crew have passed the halfway mark! Nothing to do now but get that homework done and notice how you are feeling about your progress so far.

- Note any topics that you want to research or invite others to explore.
- Post on social outlets to inspire other women to host their own conversations.
- Keep a journal about your "money moods" as you are going through this process and invite your crew to do the same.
- Set a reminder for the next session and send an email/text/calendar event to the rest of your group.

SESSION 4: CREDIT AND DEBT MANAGEMENT

BEFORE

Okay, so this conversation can get a bit touchy. Don't fret you aren't expected to know everything about credit and debt. Your role is to make sure your girls are comfortable talking as much (or as little) about their situation as they choose.

- Send a reminder text/call/email.
- Review the journal entry from the previous session for any topics to bring forward.
- Identify someone to be your "fact checker" to ensure the information you share is accurate.

DURING

Start with a grounding exercise. Invite everybody to take a deep breath, relax the shoulders, and shake off any tensions. Your crew should feel present in the room.

Today we're going to talk about credit. We're all in a different situation, so it's important that we understand that every one of our goals might be different — and that's OK! We're going to discuss what credit means to us, and then make decisions about what we might need to do next.

- **Tip 1:** Remember to maintain a judgment-free zone.
- **Tip 2:** Use the digital toolkit action items to decide which steps to take next.
- **Tip 3:** Decide how you will support each other for accountability, and encourage your guests to ask for help if their debt is overwhelming. If any of your girls need additional help, make sure they seek credit counseling from a reputable non-profit organization.



ACTIVITY

Reference page 10 in the "Your Financial Journal" workbook.

AFTER

Whew! You nailed that! Now that you have a plan for how you all will share information, the next session will be even easier. Some of the financial topics are more complex than others. Keep in mind that each of you may have a different approach. Session five is a great time to look back and plan forward.

- Note any topics that you want to research or invite others to explore.
- Post on social outlets to inspire other women to host their own conversations.
- Set a reminder for the next session and send an email/text/calendar event to the rest of your group.

SESSION 5: PROTECTING YOUR ASSETS

BEFORE

This session can invite some emotions as we consider scenarios that are sensitive. Again, you are NOT expected to be an expert or to have anyone else's answers. You have been holding a sacred space to have conversations about money and this is no different. Take a WHOOSAH moment and relax, it's just a conversation.

- Send a reminder text/call/email.
- Review the journal entry from the previous session for any topics to bring forward.
- Take a moment to relax before the session starts. You are doing a great job.

DURING

Thinking about building wealth is one thing, protecting what we have is another. During this session, we are going to focus on what it means to have an estate, and how to go about protecting it.

Review the journal and complete any areas or homework that is still outstanding.

- **Tip 1:** Use this time to talk about your concerns about your estate and how you want it handled when you are no longer here.
- **Tip 2:** Review the Journal for ideas and actions you can take.
- **Tip 3:** Each person will have different needs and desires. Support each other in documenting and communicating your plans.



ACTIVITY

Reference page 11 in the "Your Financial Journal" workbook.

AFTER

Well now, aren't you making moves and getting things done? Take a moment to reflect on the steps you have taken and the progress you have made. As you wrap up the session discuss how you want to support each other going forward. What type of accountability would be helpful? Do you want to continue to meet? When, where, how...? Who will lead?

- Note any topics that you want to research or invite others to explore.
- Post on social outlets to inspire other women to host their own conversations.
- Decide how you will continue the journey! 🏃‍♀️

THANK YOU!

CONGRATULATIONS on completing this part of the journey. By now you know that making change is easier when you believe change is possible, AND you have the tools you need. You and your crew have started the Currency Conversations so now is the time to make the plan for where you will go next. What is YOUR next financial goal? What are you going to do to achieve it? Who will join you on this next journey?

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