

## Conversation Guide: Utah Women & Money

*[A Bolder Way Forward](#) for Utah and Living Room Conversations (LRC) are partnering to offer a simple, sociable, and structured way to practice communicating across differences while building understanding and relationships. This is one of a series that are available at the local and state levels in a variety of settings (e.g., workplaces, universities, schools, communities, faith-based organizations, and homes). Typically, 4-6 people meet in person or by video call for about 60 minutes to listen to and be heard by others on one of our nearly 160+ [topics](#). Rather than debating or convincing others, we take turns talking to share, learn, and be curious. No preparation is required, though background links are available on some topic pages online. Anyone can host using these italicized instructions. *Hosts also participate.**

### I. Introductions: Why We're Here (~5 minutes)

*Each participant has about 1 minute to introduce themselves.*

- Share your name, where you live, what drew you here, and if this is your first conversation.

### II. Conversation Agreements: How We'll Engage (~4 minutes)

*These will set the tone of our conversation; participants may volunteer to take turns reading them aloud.*

- **Be curious and listen to understand.** Conversation is as much about listening as it is about talking. You might enjoy exploring how others' experiences have shaped their values and perspectives.
- **Show respect and suspend judgment.** People tend to judge one another. Setting judgement aside opens you up to learning from others and makes them feel respected and appreciated. Try to truly listen, without interruption or crosstalk.
- **Note any common ground as well as any differences.** Look for areas of agreement or shared values that may arise and take an interest in the differing beliefs and opinions of others.
- **Be authentic and welcome that from others.** Share what's important to you. Speak from your experience. Be considerate of others who are doing the same.
- **Be purposeful and to the point.** Do your best to keep your comments concise and relevant to the question you are answering. Be conscious of sharing airtime with other participants.
- **Own and guide the conversation.** Take responsibility for the quality of your participation and the conversation as a whole. Be proactive in getting yourself and others back on track if needed. Use an agreed upon signal like the "time out" sign if you feel the agreements are not being honored.

### III. Question Rounds: What We'll Talk About

*Optional: a participant can keep track of time and gently let people know when their time has elapsed.*

#### **Round One: Getting to Know Each Other (~6 min)**

*Each participant can take 1-2 minutes to answer one of these questions:*

- What are your hopes and concerns for your family, community, and/or the country?
- What would your best friend say about who you are?
- What sense of purpose / mission / duty guides you in your life?

## **Round Two: Exploring the Topic – Utah Women & Money (~30 min)**

*One participant can volunteer to read this paragraph.*

Utah women of all ages need to be empowered to achieve financial security and sustainability. This includes girls and women making informed financial decisions to serve their own life goals and improve their financial wellness. In Utah, girls and women have less confidence and competence in doing so. Important areas focused on money and finance include budgeting, managing debt, credit scores, home ownership, estate planning, investing, entrepreneurship, understanding insurance needs, protecting your money, and starting a business in this economy.

*Take ~2 minutes each to answer a question below without interruption or crosstalk. After everyone has answered, the group may take a few minutes for clarifying or follow up questions/responses. Continue exploring additional questions as time allows.*

- Why is it important for Utah women of all ages to be empowered to achieve financial security and sustainability?
- It has often been said that “A man is a financial plan.” Do you see these perspectives held by women in Utah? Why or why not is this problematic?
- Why are many girls and women in Utah nervous about finances?
- What are ways that we can help more girls and young women understand that they need to learn about money and be able to make informed decisions as they get older?
- Why are so many Utah women unaware of resources that could help them achieve financial security? How can we change this?

## **Round Three: Reflecting on the Conversation (~10 min)**

*Take 2 minutes to answer one of the following questions:*

- What was most meaningful / valuable to you in this Living Room Conversation?
- What learning, new understanding or common ground was found on the topic?
- How has this conversation changed your perception of anyone in this group, including yourself?
- Is there a next step you would like to take based upon the conversation you just had?

## **Closing (~5 min)**

- Join *A Bolder Way Forward* by checking out [www.abolderwayforward.org](http://www.abolderwayforward.org). If you want to be involved, take the Individual Interest Survey or the Organizational Interest Survey.
- Join or host more conversations through [livingroomconversations.org](http://livingroomconversations.org). Support more conversations like this one by donating with the note “Community Conversations.”

***Thank you!***