



Money Talk: 6 Family-Proof Financial Topics for Holiday Gatherings

He might be fictional, mean, and green, but The Grinch can also be a relatable figure during holiday season when spirits are high (and holiday spending is higher). Personal finance is a triggering topic for many families. Festive gatherings — intended to bring people together — can quickly become the backdrop for Grinchy behavior when money enters the conversation. But with some creative questions (and mindful boundary-setting), finance doesn't have to be a polarizing subject. Here are six conversation starters you can safely steer towards if you don't want your great uncle or next-door neighbor giving you the side-eye during dinner.

1. Financial Wins. Did someone in the family receive a promotion at work or a scholarship in 2022? Did you pay off your car loan or celebrate your child's lucrative lemonade stand profits? It's easy

to associate finance with stressful periods in our life, but we should also acknowledge our positive money milestones (even the small ones).

2. Gift Gab. Americans, on average, spend around \$998 on gifts and holiday-related purchases. But with inflation impacting everyone in 2022, gifts can be a tricky topic. Keep the focus on meaningful gifting versus big-ticket item comparisons. "What is the most memorable gift you've ever received?" or "What is the funniest gift you've ever given?" are fun conversation starters.

3. Gratitude. The holidays are an ideal time to take inventory of your helpers and mentors. Who offered their support in 2022 during a financial hardship? How did someone in your family exhibit resourcefulness when it came to solving a money-related hurdle? Consider how you feel when your helpful gestures are acknowledged

and pay it forward.

4. Lessons Learned. Are there grandparents visiting this season? Newsflash: they weren't always grandparents. Ask them what their landscape looked like when they were new homeowners (or new parents). What financial advice would they have imparted to their younger selves? And could you benefit from their wisdom in the present?

5. Cool tools. 63% of smartphone users have at least one financial app. Ask your family what resources they rely on for budgeting, investments, and savings. From kid-friendly debit cards to apps that bundle spare change into savings, financial tools are streamlining the way people plan.

6. New Year's Resolutions. With 2023 quickly approaching, spend a little time talking about your financial goalposts. Maybe this will be the

year you lean into the hunt for a home. Or trim frivolous expenses so you can begin budgeting for that trip to Portugal. There is power in putting your intentions out there, even if you haven't mapped all the groundwork.

Holiday Helpers: If talking about money during the holidays feel stressful, reach out. Our partner GreenPath provides caring Financial Wellness Experts to assist in [assessing your financial situation](#).

GreenPath works with thousands of people each month to pay off debt, improve credit and lead a financially healthy life. It all starts with a conversation and a customized action plan that will allow you to work towards your specific goals.

The Path to Financial Wellness Starts Here

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