COMPANION RESOURCE · APPENDIX E

Scripts for Tricky Conversations

Short, warm wording for money conversations

From *Holiday Money Without the Regret* by P.J. Whitfield, Cogitent Press. Print as many copies as you need for your own use.

Adapt each script to your voice. Short and warm is better than long and defensive.

Proposing a name draw:

> "I think buying for everyone is getting stressful for all of us. Could we try a name draw this year, with a $30 limit? I'd like the focus to be on being together."

Proposing a kids-only exchange:

> "We have so many people now that I'd love to keep gifts for the kids and just enjoy each other's company as adults. Would that work for everyone?"

Setting a dollar cap:

> "Could we agree on a limit of $25 for the exchange this year? That way no one feels pressure."

Asking relatives to scale back gifts for your children:

> "The kids are so lucky to have you. We're trying to keep things manageable, so would you choose one special gift for each of them? That would mean a lot."

Declining a work collection:

> "Thanks for organizing this. I'm not able to contribute this year, but I hope it goes well."

Declining an expensive outing:

> "That sounds fun, but it's not in our budget this season. Could we do something at home instead?"

Declining travel:

> "We'd love to see you, and we can't make the trip this year. Could we plan a video call on the day, and find a time in the spring?"

Hosting and asking for help:

> "I'm cooking the turkey and gravy. Could you each take one of these: a salad, a side, a dessert, or drinks? Let me know which you'd like."

Responding to "it's just money":

> "I understand. We've made a plan for the season, and I'm going to stick with it."

Responding when someone gives you more than you gave:

> "Thank you, this is so thoughtful. We're keeping things smaller this year, but we're so glad to celebrate with you."

Saying no to a loan request:

> "I care about you, and I'm not able to lend money right now. Can I help in another way?"

Telling a friend you're on a no-spend holiday:

> "We're doing a simple holiday this year, with homemade gifts and time together. I'd love to do something low-key with you."

Talking to an older relative about scams:

> "I read about some scams going around this season, and I wanted to share a few so you know what to watch for. If anyone ever calls asking for money, would you check with me first?"

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