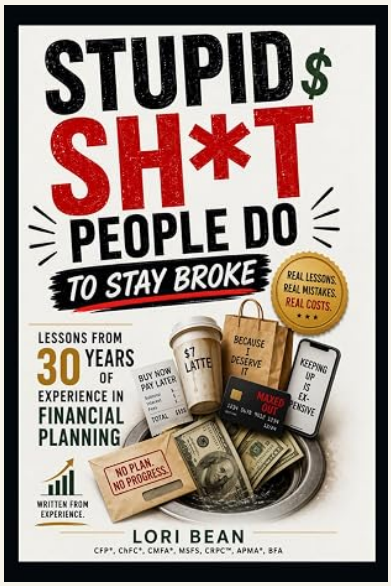
THE CONVERSATION STARTS HERE

Book groups. Investment clubs. Real conversations.

A discussion companion to **Stupid Sh*t People Do to Stay Broke**



Money is serious.

Learning about it doesn't have to be.

A little tough love with a touch of humor for your financial life.

Bring your book, a pen, and a willingness to recognize yourself in a few questionable choices.

YOUR 60-MINUTE MEETING

5 min	Warm up: Which moment made you laugh, wince, or think, “That sounds familiar”?
25 min	Choose four questions from page 2. Invite members to point to a passage or cartoon.
20 min	Book groups: try page 4. Investment clubs: choose questions from page 3.
10 min	Complete page 5 privately. Share one takeaway or next step, if you wish.

A FEW GROUND RULES

No balance-sheet confessions required. Passing is always okay. Keep personal stories private, question ideas without judging people, and leave room for different experiences. Focus on choices and understanding rather than stock tips.

For educational discussion only; not individualized financial, investment, tax, legal, or insurance advice.

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FOR EVERY GROUP

See the habits. Rethink the choices.

Choose the questions that spark conversation. There is no prize for finishing them all.

01 **When does “I deserve this” become a habit?**

How can you tell the difference between spending that enriches your life and spending that mostly explains itself away?

Chapters 1-2

02 **What does Present You keep telling you?**

Which familiar excuse makes repeating a money choice feel reasonable? What would a more honest explanation sound like?

Chapters 1-2; connect to a passage of your choice

03 **What would make a plan livable?**

Where is the line between making progress and making yourself so miserable that you abandon the plan? What role might cash reserves play?

Chapters 3-4

04 **What is hiding behind “once I…”?**

What do people wait for before getting started? How could a small first step interrupt the waiting?

Chapter 5

05 **What makes a future problem easy to postpone?**

Compare retirement, insurance, and estate planning. Which conversation is easiest to avoid, and what could make it easier to begin?

Chapters 7-9

06 **When does helping become a pattern?**

How can couples share financial responsibility? How can families offer help while setting expectations and protecting their own goals?

Chapters 10-11

07 **What does the purchase really cost?**

Beyond a monthly payment, what could a house or new car mean for flexibility, time, and other goals? What tradeoffs tend to go unspoken?

Chapters 12-13

08 **What will you carry into your next decision?**

Which idea did you question or disagree with? Which story, joke, or cartoon might come back to you at exactly the right moment?

Chapter 14 and conclusion; or any section

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INVESTMENT CLUB EDITION

Before the next stock tip...

Use Chapter 6 as your starting point, with Chapters 3-5 and 8 for context. Discuss how you make decisions, not just what you buy.

01 **What do we mean when we say “risky”?**

Besides a falling account balance, what risks should a person consider? Discuss concentration, access to cash, inflation, and the possibility of outliving resources.

02 **Is our confidence backed by a process?**

How would you distinguish research from familiarity, a good story, or a desire to be right? What evidence would make you reconsider an investment idea?

03 **What is the money supposed to do?**

How would your questions differ for money needed soon versus money intended for retirement? What information about a person’s circumstances is missing from a stock recommendation?

04 **What happens when emotions join the meeting?**

What might fear, excitement, or the urge to follow the crowd sound like? What process could help the club examine those feelings before making a decision?

05 **What would we ask before trusting the pitch?**

What questions should an investment or advisor be able to answer about costs, risks, compensation, and how it works? How would the group respond to urgency or a promise of exceptional results?

06 **Are we measuring the right thing?**

What else matters besides returns when assessing financial progress? How could savings habits, liquidity, debt, and a clear purpose change the conversation?

Try this at your next meeting: Before discussing a new idea, ask every member to name one question, one risk, and one reason the idea might not fit.

Facilitator note: These are discussion prompts, not recommendations to buy, sell, or hold any investment. Different circumstances can lead to different reasonable decisions.

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SMALL-GROUP ACTIVITY

Meet Present You.

Pick one fictional scenario. Discuss for 10 minutes, then share what your group noticed. There is no single answer key.

01 / THE WELL-EARNED UPGRADE

Jordan gets a raise and immediately starts shopping for a new car. The current car is paid off and runs well. Jordan is also saving for a career break, but the new payment seems manageable.

Chapters 1, 2, and 13

02 / THE “SAFE” PLAN

Casey keeps retirement savings in cash because the market feels frightening. Casey’s friend takes the opposite approach and wants nearly everything in one company that “everyone knows is a winner.” Both feel confident.

Chapters 4, 6, and 8

03 / JUST THIS ONE LAST TIME

Morgan keeps helping an adult child with unexpected expenses. Each request seems reasonable on its own. Morgan has quietly reduced retirement contributions and has not discussed a stopping point.

Chapters 8 and 11

ASK THE SAME FOUR QUESTIONS

- What is Present You trying to gain, avoid, or feel?
- What information would you need before offering an opinion?
- What could this choice mean for Future You?
- What is one useful question or small next step, without shaming the person?

Rewrite the excuse. Turn “I deserve it,” “I’m being safe,” or “It’s only this once” into an honest statement that acknowledges both the desire and the tradeoff.

Optional closing round: What would make this person feel supported enough to make a different choice?

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TAKE THIS HOME

A note from Present You.

Keep this page for yourself. Choose one meaningful change you can begin before your next meeting.

One habit I noticed, and what tends to trigger it:

The explanation I usually give myself:

What I want my money to make possible for Future You:

One small change I will try, and when I will start:

How I will make it easier, and how I will know I followed through:

My check-in date, and one question I still need help answering:

Future You is counting on Present You!

INVITE LORI TO YOUR CONVERSATION

For book groups, investment clubs, podcasts, and speaking inquiries:

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