



## Money Club Meeting Guide for Leaders

***Read this before your meeting so you can keep the meeting running smoothly.***

Following the same format every meeting will help ensure that you are always covering the important stuff. And a consistent meeting format will help club members become comfortable with what happens at meetings.

### **Icebreaker** (about 10 minutes)

Go around the room and answer the questions recommended for the Money Zone. Listen to the other group members' answers—they may be similar, but will show the unique style that guides each person's money interactions.

### **Things to Talk About** (about 20 minutes)

Pick one of the questions provided for the Money Zone and discuss it in your club meeting. If there's still time, you can do more than one or make up your own!

### **Catch Yourself Doing Something Right** (about 10 minutes)

Invite members to share success stories. Members should talk about what they have done since last meeting and what experiences they have had that are helping shape their new financial future. These can be Money Miracles, Money Star actions or simply effects from Money Magic affirmations or Small Steps. (Refer to the club glossary to make sure all new members are acquainted with these terms.) Every step, big or small, is progress members can share.

### **What Will You Do Today?** (about 10 minutes)

Have each person pick a Small Step in the Money Zone that they will pledge to do before the next meeting.

Also, review the Just for You exercises together so everyone knows what they are going to learn. We've provided some discussion questions you can use for discussion at this meeting or your next meeting.

### **Money Magic** (about 5 minutes)

Have members choose a Money Magic statement to motivate them to achieve their goals between now and your next meeting. Money Magic is a simple affirmation that will help bring prosperity into your life between Money Club meetings. Money Magic helps you to change negative, money-repelling energy into positive, money-gathering energy.

Pick something positive, realistic, and easy to remember. Don't pick: "I am not losing any more money on those stupid investments," or "I am president of General Motors". Use your Money Magic to remind yourself that you are, every day, becoming more and more of a Money Star.



## **The Money Zone for Next Meeting** (about 5 minutes)

Take a vote: Does your Money Club want to stay in this Money Zone, or do you want to move on to another Money Zone?

**If majority votes for Staying in the Zone**, you have three choices:

1. Keep talking about this Zone at the next meeting. Sort of a free-form thing, you know.
2. Use the **Stay in the Zone** section at the end of this Zone for a more structured discussion.
3. Invite an expert to address your group. This doesn't have to be anything fancy-just someone you know who is trusted and knows a lot about this Zone. Have your expert sign a [no-selling agreement](#) before presenting to the group.

**If majority votes for Leaving the Zone**, decide which Zone to tackle next. Here is the order in which most Money Clubs tackle the core Zones:

1. Money Attitudes from Your Childhood
2. Your Money Style
3. Fighting Your Money Fears
4. Getting organized
5. Net worth
6. Saving
7. Budgeting
8. Cutting Expenses
9. Credit Card Debt
10. Investing
11. Retirement Planning
12. Using the Internet for Financial Education

The Money Club has tons of suggestions to help you become a Money Star. Visit [www.moneyclubs.com](http://www.moneyclubs.com) for lots of great ideas. Amazing things happen in Money Clubs!