

The Money Authority Conversation Framework

A 3-step framework to help structure your money conversations.

The 3-Step Money Authority Conversation Framework

1. State the Situation (Facts)

Start with clear facts, not emotion or apology.

Example phrases:

- “My current rate is €X.”
- “I’ve been in this role for 18 months and delivered X and Y.”
- “The investment for this programme is €X.”

Why this matters:

When you state facts calmly, you signal authority.

Resist the urge to over-explain or fill the silence.

2. Express Your Position

Clearly state what you want or need. Again, keep it factual, not emotional or personal.

Examples:

- “I would like my compensation to reflect that.”
- “That price doesn’t work for me.”
- “This is the rate I offer for this service.”

Important principle from negotiation research:

People rarely get what they deserve – they get what they negotiate.

3. Invite Collaboration

Authority does not mean aggression.

It means **calm leadership in the conversation.**

Examples:

- “How can we make this work?”
- “What flexibility do we have here?”
- “What would need to happen for that to be possible?”

This follows the **collaboration principle**:

It’s not you vs them – it’s you together solving the problem.

Real-Life Situations

Here are 3 common money conversations and how you can express your authority in each case:

1. Stating your price (entrepreneurs)

Example:

Client:

“That’s more than I expected.”

Authority response:

“Thanks for sharing that. My fee for this work is €X. (*Expressing position*)

If helpful, I can explain what’s included. (*Inviting collaboration*)”

Notice what is happening here:

- You **acknowledge the other person**

- You **stand by your price**
- You **stay open to conversation**

What you avoid:

- apologizing for the price
- immediately discounting
- trying to convince them emotionally

Your price is simply **the structure of the offer**.

Another example:

Client:

“Could you do it for less?”

Authority response:

“My standard rate for this work is €X. If that doesn’t fit the budget, we could also explore a smaller scope.”

You keep authority while **offering options rather than lowering your value**.

2. Negotiating salary or compensation (employees)

Many women assume their work will automatically be recognized. But compensation conversations usually require **clear self-advocacy**.

Instead of waiting for someone to notice your contributions, authority means **bringing the conversation forward**.

Example:

“I’ve been in this role for 18 months and have delivered X and Y results. I’d like to discuss how my compensation can reflect the value I’m contributing to the team.” (*Stating fact, expressing position, inviting collaboration*)

This structure works well because:

1. You state the **facts**
2. You highlight the **value you bring**
3. You open the **conversation**

If the response is hesitant, authority continues with curiosity:

Manager:

“Budget is tight right now.”

Authority response:

“I understand budgets can be constrained. What would need to happen for a compensation adjustment to be possible in the future?”

This keeps the conversation **forward-looking instead of confrontational**.

3. Financial conversations with partners

Money conversations in relationships often trigger deeper emotions such as:

- fear of conflict
- fear of being judged
- fear of appearing controlling

Inner Money Authority means **being able to talk about money openly and calmly**, even when the topic feels uncomfortable.

Example conversation:

“I noticed that we often make financial decisions quickly. I’d like us to take a bit more time to talk through larger expenses together. Are you open to discuss how we could do that?” (*Stating fact, expressing position, inviting collaboration*)

This approach:

- names the observation

THE WEALTH WITHIN HER

- expresses a preference
- invites collaboration

Authority does not mean controlling the outcome. It means **participating fully in the financial conversation.**