

Conversation starters

THURSDAY: Disaster strikes

What appliance or thing would be most disruptive to your life if it stopped working?

(Your car, washing machine, laptop, phone, gaming system?)

Is that item insured?

Would you be able to afford to fix it or replace it?

If you can't, what would you do?

If someone offers you a deal to borrow money that sounds too good to be true, do you think you should trust them?





Some tips to think about and keep the conversation going:

- If you cannot live without something, it is a good idea to insure it, or have some money saved up to help you manage if it breaks or gets stolen.
- Buy Now – Pay Later schemes, as well as pay day loans and consumer leases can be dangerous tools which trap people with expensive hidden fees.





Find more tips on preparing for unexpected shocks.



If you need help, please reach out to us.

