

# Money Circles for Everyone Guide Book

A vital communication tool for financial intentions,  
connections, and solutions



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*“Words matter...Energetic intention matters more.”*

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**Money Circles for Everyone Guide Book: A Vital Communication Tool for Financial Intentions, Connections, and Solutions 2025**

*Dedicated to all those with inquiring minds and caring hearts  
who desire healthier, happier, more effective conversations  
with financial intentions, connections, and solutions.*

## **Guide Book Outline**

Setting the Stage	4
Circle Purpose, Preparation, and Set-up	6
Money Specific Circle Discussion Tips	11
Tips for ‘Non-financial type’ Participants	13
Tips for ‘Financial-background type’ Participants	14
Circle Examples	16
Next Steps	18
Helpful Resources and Links	19
Contact Information	20

## Setting the Stage

As a Certified Financial Planner, CPA, financial educator, and coach during the past twenty-five years, my colleagues and I have experienced the highly diverse interaction and complexity of finances when combined with daily human life and varying levels of communication skills. Differing styles, perspectives, education, family history, cultural paradigms, societal expectations, and much more generate an infinite spectrum of emotions, thoughts, responses, assumptions, and roadblocks for any topic connected to money in one way or another.

And money is indeed a part of almost all human interactions...health, relationships, careers, communities, lifestyles, natural environments...nearly any subject matter you can think of. When you also bring in the rarity of true financial savvy and discussion comfort in most cultures, the absence of opportunities to practice our communication skills in a healthy and productive way leads to a veritable minefield of misunderstandings, labeling, generalizations, divisions, limitations, stalemates, missed opportunities, and overall disconnection.

This Guide Book is one offering to help shift our understandings, our communications, our future outcomes. The focus here is on learning together, recognizing and developing options, creating comprehensive solutions, and moving into a more universal perspective of being human - including learning how to more gracefully navigate the physical world and human resources needs while on the planet.

This perspective seeks to move beyond the past goals of fixing existing messes and systems, solving problems with a solely 'logical' assessment, implementing policies with good hearted intention but light on detail impact consideration, or accepting outcomes that maintain a highly limiting 'either this or that' mentality.

What we truly need is a re-set, jump-start, re-alignment for both our financial knowledge base and our communication methods. Engaging the best of expanded higher vibration finance-related possibilities with greater personal awareness of our communication capabilities will help us leap forward to meet the challenges for new systems, processes, organizations, strategies, and service models to benefit everyone, everywhere.

We'll need to become more comfortable with thinking and feeling about qualities such as flexibility, adaptability, variety, diversity, and equitable options. Expanding conversations about human expectations versus human life purposes and free-will choice is vital. Questioning all the other imbedded assumptions that human beings want to apply for the illusion of 'control' will feel 'very messy' at times but will also be key to finding new options and resources.

The artificial paradigms of 'normal,' 'unchanging,' 'way it's always been,' 'experts say it must be,' and similar are crumbling around us...and it's time to step into our powerful roles as enquiring, caring, creative people who truly can manifest the new outcomes and futures just awaiting some nurture and attention.

*So whether you are a 'circle of one' in meditation and contemplation, a family unit of any size, a working partnership, a community organization, a local government collaboration, a business endeavor, a public services alliance, or part of any other group mission, your thoughtful commitment to being receptive, creative, and mutually respectful will be the key to developing all the meaningful outcomes needed in the coming years...one choice, one decision, one conversation at a time.*

## Circle Purpose, Preparation, and Set-Up

The circle, or council, is an ancient form of meeting that has gathered human beings into respectful conversation for thousands of years and has served as the communication and connection foundation for many cultures. What transforms a meeting into a circle is the willingness of people to shift from informational socializing or opinionated conversation into a receptive attitude of thoughtful speaking and deep listening, and to embody and practice the circle structures. This shift places the questions, issues, and decisions into a more objective, collective, creative center space...allowing development of expanded communications, options, and solutions than a one directional linear format.

My first formal involvement with money circles began in 2013 with a gathering of twelve other women financial planners from around the country using the guidance of the PeerSpirit Circle Way team (see **Resources** at the end). Since then, I have deepened my own knowledge and facilitation skills with multiple courses in mediation, learning methodologies, and communication studies. And my personal experience with holding regular money circle discussions with clients and other interested participants is an ongoing 'capstone' course that always provides new insights, opportunities, and connections to enhance future conversations.

The intention of this Guide Book is to be a primer, a catalyst, a reference resource for your own particular needs and application. I encourage you to check out the Helpful Resources and Links at the end here and also use those as a springboard for creating and holding the money circles that will match your participant group and the questions at hand. Circle discussions do share common foundational components and qualities, however there is always space for flexibility and adaptation to promote secure, intentional, effective conversations in a variety of situations.

The circle format can be as simple as a family unit establishing a short monthly 'state of the union' update on goals, finances, and new considerations...committing to a regular, quiet, dedicated time and space for listening and sharing by everyone. Or it may be gathering of 16 community members with rotating facilitator and recorder roles, intentionally coming together in an inviting natural setting to create solution options by sharing expertise, leveraging resources, and reaching 'outside of the box.'

# Circle Discussions Guidelines

## Circle Agreements

The use of agreements allows all members to have a free and profound exchange, to respect a diversity of views, and to share responsibility for the well-being and direction of the group.

- ✓ We will hold stories or personal material in confidentiality.
- ✓ We listen to each other with compassion and curiosity.
- ✓ We ask for what we need and offer what we can.
- ✓ We agree to employ a group guardian to watch our need, timing, and energy. We agree to pause at a signal, and to call for that signal when we feel the need to pause.

## Three Principles

The circle is an all-leader group.

- ✓ Leadership rotates among all circle members.
- ✓ Responsibility is shared for the quality of the experience.
- ✓ Reliance is on wholeness, rather than on any personal agenda.

## Three Practices

- ✓ To speak with intention, noting what has relevance to the conversation in the moment.
- ✓ To listen with attention, respectful of the learning process for all members of the group.
- ✓ To tend the well-being of the circle, remaining aware of the impact of our contributions.

## Circle Preparation

This step is a combination of melding physical logistics with an energetic mental/emotional presence intentionally focused on making person to person connections and expanded outcomes the priorities.



Consider scheduling series of circles especially in preparation for ongoing or larger groups/missions to define vocabulary, semantics, agreed wordings, and raise awareness of personal hot buttons and reactions.

As you become familiar with the circle dynamics of your own various situations, you may find it helpful to plan more frequent, shorter gatherings to accommodate the relationship building ideal for moving further...information 'soak time', getting to know time, refining priorities, or bringing in other stakeholders.

Circles are not an answer/results driven format; they are a 'flowing process' of being, sharing, collaborating, envisioning, creating first and foremost. They are a different approach which leads to different results for the future...far from the historical emphasis of doing/accomplishing/finishing/checklist orientations.

A money circle **IS** a tool for communication, connection, and collaboration. It is **NOT**:

- a financial literacy class
- an investment course
- a should do/must do recitation of financial rules or expectations
- a forum for convincing others of a particular financial or project outcome
- a platform for selling, marketing, or endorsing any products, services, businesses, earning opportunities, etc.

*If some or all circle participants wish to explore specific knowledge in a certain area, then that time needs to be consciously moved into a separate teaching or financial instruction platform. To retain the integrity and trust of circle space, the intention for the time needs to be clear and agreed upon in advance.*

It's especially important for all participants to retain open expectations for the circle to allow for natural connection, creativity, and shifting of previous energetic experiences on the topics. Cultivating and maintaining the 'beginner's mind' - always open to new input, cues, possibilities, considerations, and reflections - is vital. While it may feel rather challenging at first, this level of receptivity is the plane which offers synchronicities, 'ah ha' moments, cooperative revelations, inspired contributions, and creative synergies.

The money circle held as an intentional communication tool puts great power to the unfolding future vision that ‘the End does not justify the Means.’ The energetic creative process and implementation being aligned with mindful conscious priorities is far more important than any specific visual, physical, quantifiable solution application appearing on a completed checklist somewhere.

When the creating process is misaligned or corrupted, then inevitably the resulting outcome itself will be misaligned or corrupted. Your time and attention devoted to building connection, involvement, and unified action will yield immense rewards and benefits for everyone.

## Circle Set-up

- ✓ Use a big picture view of the gathering environment to intrinsically support the circle time and participation through all the senses. Considerations such as a welcoming natural setting, comfortable lighting, extraneous noise management, seating selection, and temperature are all significant factors. Request that electronic devices be set aside. Think back to some of the meetings you have been involved with in the past and identify what made you feel comfortable or uncomfortable in each setting.
- ✓ Share circle history and philosophy with all participants
- ✓ Obtain agreement in advance of all circle discussion parameters (beginning of this chapter)
- ✓ Especially for new starting groups, have a few ‘primer’ questions prepared ahead of time to help warm up the initial introductions and participation.
- ✓ Arrange a full circle of seating, which may either have a completely open space in the center or hold a firepit/water feature/special focusing item. *This full circle set-up supports the main circle concept of placing the issue/project/question/opportunity in the literal center of the group; the emphasis remains on space for observation, removing personal agendas, distancing from assumptions, opening the view for new/additional options, and facilitating the flow of energy between participants.*

- ✓ If occasional writing space is desired, use low side tables between chairs or have clipboard-type surfaces available. Inserting tables traditionally in front of the seating will impact both personal and group dynamics in an undesired way by blocking energy flow and acting as physical division.
- ✓ Select a talking piece which can be physically passed to the speaking participant (i.e., stuffed item, soft ball, Kush toy, feather, or another meaningful item to group). Participants are not required to speak in rotation, and their choice to decline the talking piece is to be respected.
- ✓ Incorporate small chimes or a bell to begin and end circles as a way to intentionally 'seal' the confidentiality and respect of the conversations
- ✓ Designate a time guardian to quietly monitor overall circle time length and participant speaking times if so needed
- ✓ Offer a brief summary/follow-up/synopsis at conclusion

#### Video Meeting Modifications:

- Request that participants arrange a quiet dedicated space to attend
- Open pre-meeting time and encourage early sign-in
- Use a calm, focusing visual on screen
- Add calm, focusing low volume background music
- Share a screen visual during the circle time to help participants remain focused. Participant pictures can surround/circle the visual to support the connections.
- Predetermine how to pass a visual talking piece and how the time guardian will monitor the conversation time

## **Money Specific Circle Discussion Tips**

Money itself is a resource, a tool, neither good nor bad. It is human meanings, application, and energetic intentions that transfer to financial decisions and affect the outcomes, systems, and processes.

Money discussion is an area with a long history of polarization of ideas and significant differences in experience, background, hot buttons, etc. It will take some linear human time to adjust to considering new information, approaching situations, sharing thoughts, recognizing options, and creating joint solutions in a clear respectful way.

In all circles you participate in, remember to define terms being used and focus on finding similarities and common ground. Figure out where semantics and personal reactive buttons are playing out instead of talking over each other or quickly withdrawing from interaction in frustration or discomfort. This higher level of awareness will help supersede/rise above/clarify so much. Listen to the intention of words...where is the other person really coming from with their energy/vibes/aura?

Since open financial conversations will likely be new territory for many people right now, remember to listen to each participant carefully and patiently. Trying to explain oneself or phrase a question succinctly will take some time for skill development. And many in a new circle group will probably 'test the waters' or 'float a trial idea' in a more reserved way first to gauge the true integrity of the other participants and the circle process as a whole. The level of trust and respect that a circle group creates will equate to the level of inclusion and accomplishment experienced.

There is no particular predetermined, 'moral' amount of money that delineates whether someone is good or selfish or worthy or not entitled to have it. Generalized labeling of people based on the presence or lack of income, bank accounts, assets, or other such measurements is an illusion - leading to misconceptions, division, judging, and disrespect all around.

When we want to effect change or shift paradigms, the real energetic power of creating comes from connection, respect, inclusion, and sharing beneficial options. Shaming, blaming, judging, demanding, or insisting on either/or outcomes significantly dilutes the efforts of any perspective - and wastes precious energy, time, and opportunities.

Remain focused on what you want to create and avoid distractions or deflections that will take you away from your intentional priorities.

New solutions may appear as multiple alternatives, for example with a diverse resident population in need of shelter there may be 5 different criteria or solutions for providing housing arrangements– not just one process overseen by one system.

People truly coming together must mean the end of ‘silos,’ ‘own turf,’ and ‘recognition battles’ for all types of entities, whether titled for-profit, non-profit, etc. The measurements of success will be redefined for all.

Different but collaborating groups may provide the solution answers or implementation to each option; there’s no universal requirement that one group or structure has all the answers or responsibilities. This different perspective, and accompanying outcomes, highlight the power of the circle format holding space for intentions, options, and solutions,

Just as the circle form recognizes everyone as valued contributors, then so each individual needs to uphold their own self-accountability and responsibility. Existing paradigms that people are simply victims, have no power, can’t make wise/logical/rational choices, or should be saved from their free-will choices all need to be brought forward and discussed as a society.

What can the collective contribute that respects All? What does the individual contribute that respects All? In cases of individual physical/mental/emotional need (temporary or longer-term), what equitable life basics are available and appropriate to offer help with – and what are not?

Mindfully review and define both your own and group priorities for the circle discussions and for the particular issue/project/solution you want to address. Post these priorities to help everyone stay focused and circle back as necessary.

## **Tips for ‘Non-financial type’ Participants**

The circle agreement places everyone on the same valued contributory human being scale as all participants. We all learn from each other.

Financial acumen and wisdom are not dependent on acronyms, degrees, work titles, or similar.

Daily life and perspectives will provide a diversity of experiences and circumstances to add to any conversation. All are valid for both feedback and developing meaningful options going forward.

You may well be helping the ‘financial types’ in the group by asking questions about history, assumptions, habits, requirements, etc. Anyone can have some unconscious perception blind spots or could appreciate a different outlook to stay sharp and engaged. Or maybe they truly haven’t come across your particular ‘heads up’ situation before, and your sincere inquiries may elicit significant information for everyone.

If you don’t understand a topic or comment, ask for clarification. Maybe there is a weak spot in the presentation or others in the group also need to hear information shared differently. Or you can choose to give yourself some ‘soak time’ to consider things and still come back to the question at a later moment if necessary.

Be aware of your own possible resistance or uncomfortable feelings with financial discussion, solutions, factors, etc., as the entire world is also shifting from prior limiting paradigms to the future ways toward successes. Be gracious with yourself and others during this shift time and allow for your own time to consider/adjust/heal/expand.

You may want to spend a bit of time learning or reviewing how money and finances are connected, such as: how does money flow through the economic and business forms, how are personal finances connected with business models, how are personal finances connected with community projects, how are personal finances connected with government programs, how are personal finances connected to global money flow and choices? A particular favorite of mine for small group discussions is this very area of interconnection, cause and effect, ‘butterfly flapping their wings’ analogy, and making conscious financial choices rather than reactive or coerced actions.

## **Tips for ‘Financial-background type’ Participants**

The circle agreement places everyone on the same valued contributory human being scale as all participants. We all learn from each other.

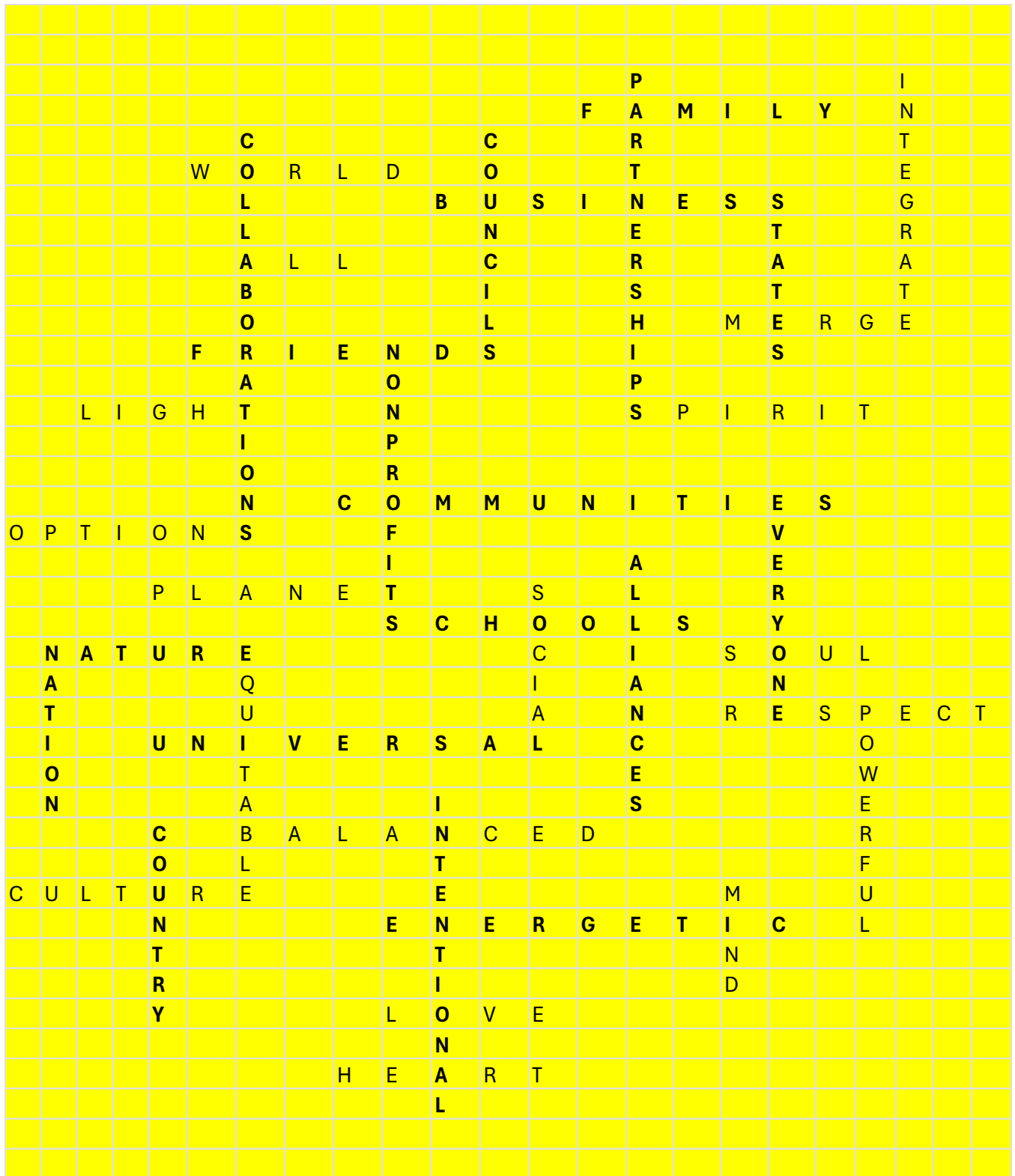
You may have well absorbed (consciously or unconsciously) some of your financial concepts and expectations from sound bites, individual opinions, ‘what worked in the past must still be true’, preset financial assumptions, institutional directives and policies, or group/organizational requirements and interpretations. When we’ve diligently studied in any field for years, there’s a lot of ongoing natural questioning and adjusting that inherently needs to occur to remain effective and connected for new challenges and opportunities!

Answering questions about financial matters can also help you refine and clarify your own perspectives too – so be gracious and thoughtful in your responses. Engaging with questions also helps us learn different ways to explain, use examples, consider different hypotheses, and more...a true personal growth opportunity.

The paradigm that there’s one unchanging, right, proper, effective way to approach an issue has crumbled...so how/what are we going to replace it for better outcomes? This challenge can be interesting, exciting, and affirming if we choose to focus our attention in this way.

Be aware of the personal internal shifts that are and will continue to occur for human beings around financial issues and conversation. Be gracious with yourself and others during this time and allow for necessary space to consider/re-think/adjust/heal. This is a global transformation, so often there will be no one identifiable explanation or reason or linear conclusion to assuage our mind’s need for understanding and control.

Your expertise and willingness to be creative can be a critical asset for the circle solution particularly around later implementation and coordination. Perhaps your role initially will be a bit more on the listening and understanding side, later shifting to using the skills the group will need for action steps to fully achieve the new goals. Value your own special offerings and go with the flow on the not-so-familiar portions!





## Money Circle Examples

A small group of friends gather to connect and share more about finances with an ongoing circle schedule they call the “Money Plus Circle” (including such topics as Money Plus...Health, Family, Children, Food, and whatever else comes up as meaningful over time).

Ten small local business owners get together to brainstorm about recent community changes, feedback from customers, challenges with costs, and how they may be able to strengthen their own businesses and help plan for future community needs.

A town council wants to be better prepared for next year’s budgeting cycle with increased transparency, accuracy, and resident participation. Available property taxes and state funding opportunities are hot topics, and the alignment of local priorities is key for both communications and actions.

The central school district has some challenging decisions to make for upcoming operations and wants to have a series of circle conversations with a variety of stakeholders to come up with meaningful options, tapping into everyone’s experiences and areas of expertise.

A regional association on residential housing needs gathers monthly to share conversations between several separately operating organizations and involved individuals. The circle setting has allowed more creative, collaborative, effective options to be discovered, and participants are feeling less frustrated and more excited with these new alternatives on a reachable horizon.

Public health care professionals who met during the past year based on mutual interest in new community care alternatives now gather in circles on a regular basis via videoconferencing. They are eager to share what’s happening in their own spheres, leverage each other’s expertise and connections around the country, and become more comfortable with opening discussions to include the financial questions and considerations for their new outreaches.

Nine financial educators and coaches would like to develop some new alternatives for reaching 'the general public' to further support people since the economy, business operations, global factors, and more have rapidly changed everyone's financial experiences and situations. They know moving out of past professional/academic style discussions into the circle form will be an adjustment, however they also believe new alternatives and communication tools will really help themselves and others with this 'new world' and the 'new normal.'

An active local community center begins a circle conversation series inviting residents of all ages to share their experiences and understandings of personal finances. There is no preset agenda or intention to have a measurable goal, as the center plans to offer this as a tool for connection, discussion, and learning with a diverse group of participants.

Several area spiritual-related organizations have talked about holding time and space for members to gain knowledge and confidence around real-life financial matters, to hear from others how different situations arise, and discuss how they could be met with balanced conscious thoughtfulness instead of fear or denial. They anticipate some attending will have a financial background, but they also have a clear vision of all participants learning from each other through heartfelt sharing. They envision the circle will provide a comfortable, secure, equitable format for this personal level conversation.

A large family business anticipates some significant upcoming changes that will affect owners, employees, and the customer markets. They decide to plan some circle conversations which will necessarily include financial topics, and so they want to include a facilitator to help initiate the conversations and make notes of suggestions, ideas, and options that are shared. With the variety of stakeholders involved, they are aware that the circles will evolve from the first gathering of getting acquainted/building the conversation foundation/defining words to the subsequent circles of greater business focus and developing collaborative options.

An individual wants to gain greater clarity and direction for their own financial goals and choices. They choose to begin a 'Circle of One' to focus their intentions, consider their priorities, and dedicate time to strengthening the mind/body/spirit integration. By increasing their own abilities first, they will be able to better communicate and contribute to family, community, and chosen life purposes.

## Next Steps

Maybe you've been experimenting with similar small group discussions and learning opportunities already. If so, thank you for your wonderful work - and perhaps this guide book provides a new thought or two to further support your efforts.

Maybe you feel there are some potential opportunities in your own personal and/or work circumstances to begin money circle discussions, and you are ready to begin experimenting. If so, trust your inner guidance and instincts in preparing and offering this tool - and use this guide book and the following helpful resources to support your unique launches.

Maybe you're undecided about how effective (or welcome) this new conversation form will be. It will certainly be a new leap of faith to consider the money circles further - and to trust that there are other people around you who are open, receptive, and seeking a new level of connection, a new way of communicating, a new way of developing options, and a new way of collaborating in unified action. Take your time to consider with mind and heart, and the people and opportunities will fall into place at the right time with those 'magical' coincidences and synchronicities.

Invoking the iconic Star Wars phrase to share my best wishes to you all:

**May the Force be With You - and In You!**

*Laurie Bonser*  
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## Helpful Resources and Links

The Law of Attraction Meets Financial Stewardship, Laurie Bonser 2016

E=mc<sup>8</sup>: Energy by Intention cumulative primer series, Alberta Einstein/Laurie Bonser 2021-2025

Peer Spirit's Circle Way: <https://peerspirit.com/the-circle-way/>

The Five Keys to Mindful Communication, Susan Gillis Chapman, 2012

The Power of Intentional Listening, Bento C Leal III, 2025

I Hear You, Michael S Sorensen, 2017

Everything Mediation: <https://mediate.com/>

Mediators Beyond Borders: <https://mediatorsbeyondborders.org/what-we-do/conflict-literacy-framework/circle-process/>

Institute for Restorative Practices:  
<https://www.iirp.edu/images/pdf/Circles.pdf>

Restorative Resources:  
[https://www.restorativeresources.org/uploads/5/6/1/4/56143033/principles\\_and\\_practice\\_of\\_circle.pdf](https://www.restorativeresources.org/uploads/5/6/1/4/56143033/principles_and_practice_of_circle.pdf)

Learning for Justice: <https://www.learningforjustice.org/magazine/toolkit-peace-building-circles>

MN Education Community Circle Building:  
<https://education.mn.gov/mdeprod/groups/educ/documents/basic/bwrl/mdg3/~edisp/mde087323.pdf>

Pathways to Restorative Communities: <https://www.pathways2rc.com/>

Ripple Kindness Project: <https://ripplekindness.org/social-emotional-learning-classroom-circles-build-community/>

Journalism (Online News Association):  
<https://journalists.org/programs/community-circles/>

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Laurie can be reached through her website [LaurieBonser.com](http://LaurieBonser.com) with questions and comments. Thank you for being part of the Circle heritage and future legacy!

