

Financial Literacy Month

Money Conversation Starters

April 2021

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY



Use these prompts to talk about money values in your family. If you don't know the answers to some of the questions, that's okay! This is a great time to learn new money skills, or set goals as a family. Be on the lookout for links with certain topics.

4
If we had to **cut back on spending**, what are three ways we could save?

5
What does the saying "**Money can't buy happiness**" mean?

6
What does our family **give to charity** in terms of income and time?

7
What are ways you have seen our family change **spending** recently?

8
What are ways you could **help others with your resources**? (skills, time, money)

9
What is the difference between a **credit card and a debit card**?



11
How are **money decisions** made in our family?

12
What is the difference between a **bank and a credit union**?

13
What is our average monthly **electric bill**? Natural Gas? Water? Grocery?

14
What is more fun: **spending or saving** money? Why?

15
How much does our family pay in **federal taxes** per year?

16
How would you decide whether or not to lend a friend \$10?

17
What are the **costs involved** in our family's car(s)?

18
What is the one thing you would like to **do differently** with your finances?

19
Do we have a monthly **budget**?

20
What is one thing you have **sacrificed** to have money to save and invest?

21
Einstein said "The eighth wonder of the world is compound interest." **What did he mean**?

22 Earth Day!
How can **helping the earth** also save money?

23
What steps do you take to prevent **identity theft**?

24
What happens when you **spend more money** than you have?

25
Is it better to **buy or lease** a car?

26
What is a good way to track your money? (income and expenses)

27
How do you feel when you hear about a **large lottery prize**?

28
How are you preparing for retirement? **IRA??401(k)?**

29
How much money do we spend **eating out** in a month?

30
What are two things you like to do that **don't cost money**?



ACTIVITIES



Family Vacation Budget

While vacations aren't in our immediate future, it's a great time to plan. Give your family a budget and ask kids to look up prices and plan it out.



Play a Board Game

Play Monopoly, The Game of Life, Risk, or Payday. How are these similar to real life? What is different?



Financial Literacy Quiz

Take the Financial Literacy Quiz, to test your skills.