

# Financial Literacy Month

# April 2019

## Money Conversation Starters

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 <h3 style="text-align: center;">Money Conversation Starters</h3> <p style="text-align: center;">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.</p>						
 <p style="text-align: right;">1</p> <p>Do we have a monthly <b>budget</b>?</p>	<p style="text-align: right;">2</p> <p>Was our most expensive <b>vacation</b> the most fun and memorable?</p>	<p style="text-align: right;">3</p> <p>How much do we have in an <b>emergency fund</b>?</p>	<p style="text-align: right;">4</p> <p>If we had to <b>cut back on spending</b>, what are three ways we could save?</p>	<p style="text-align: right;">5</p> <p>Do we have money saved in a <b>529</b> account for college expenses?</p>	<p style="text-align: right;">6</p> <p>What percent of our family income is given to <b>charity</b>?</p>	
<p style="text-align: right;">7</p> <p>Is it better to <b>buy or lease</b> a car?</p>	<p style="text-align: right;">8</p> <p>How much of a <b>down payment</b> did you make on our car or house?</p>	<p style="text-align: right;">9</p> <p>What steps do you take to prevent <b>identity theft</b>?</p>	<p style="text-align: right;">10</p> <p>What is the difference between a <b>credit card</b> and a <b>debit card</b>?</p>	<p style="text-align: right;">11</p> <p>What is the co-pay for our family <b>health insurance</b> plan?</p>	<p style="text-align: right;">12</p> <p>What does the saying "<b>Money can't buy happiness mean?</b>"</p>	<p style="text-align: right;">13</p> <p>How are <b>money decisions</b> made in our family?</p>
<p style="text-align: right;">14</p> <p>What is the difference between a <b>bank</b> and a <b>credit union</b>?</p>	<p style="text-align: right;">15</p> <p>What is our average monthly <b>electric bill</b>? Natural Gas? Water? Grocery?</p>	<p style="text-align: right;">16</p> <p>How much does our family pay in <b>federal taxes</b> per year?</p>	<p style="text-align: right;">17</p> <p>What are two things you like to do that <b>don't cost money</b>?</p>	<p style="text-align: right;">18</p> <p><b>How would you decide</b> whether or not to lend a friend \$10?</p>	<p style="text-align: right;">19</p> <p>What are <b>costs involved</b> in our family's car(s)?</p>	<p style="text-align: right;">20</p> <p>What is one thing you would <b>do differently</b> with your finances?</p>
<p style="text-align: right;">21</p> <p>What is one thing you have <b>sacrificed</b> to have money to save and invest?</p>	<p style="text-align: right;">22</p> <p><i>Happy Earth Day</i> !22 How can <b>helping the earth</b> also save money?</p>	<p style="text-align: right;">23</p> <p>If you <b>found \$100</b> what would you do with it?</p>	<p style="text-align: right;">24</p> <p>What is a good way to <b>save money</b>?</p>	<p style="text-align: right;">25</p> <p>What are <b>risks and rewards</b> in gambling?</p>	<p style="text-align: right;">26</p> <p>What are ways you could <b>help others with your resources</b>? (skills, time, money)</p>	<p style="text-align: right;">27</p> <p>How much of your paycheck do you put into your <b>401(k)</b>?</p>
<p style="text-align: right;">28</p> <p>What are costs involved in our family's <b>cell phones</b>?</p>	<p style="text-align: right;">29</p> <p><b>What is a good way to track your money?</b> (income and expenses)</p>	<p style="text-align: right;">30</p> <p>How much money do we spend <b>eating out</b> in a month?</p>	<p><b>Want to help support financial and economic education in Oklahoma K-12 classrooms?</b> Volunteer, Donate, Advocate Contact OCEE for ways you can help econisok.org // 405.974.OCEE</p>			