


Financial Literacy Month

Money Conversation Starters

April 2021

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 build financial skills or set goals as a family.</p>						
				1	2	3
				Was our most expensive vacation the most fun and memorable?	What are ways you have seen our family save money?	What are two things you like to do that don't cost money ?
4	5	6	7	8	9	10
Do we have a monthly budget ?	What percent of our family income is given to charity ?	When should you start saving for retirement ?	What are ways you could help others with your resources ? (skills, time, money)	What is the difference between a credit card and a debit card ?	What does the saying " Money can't buy happiness mean ?"	How are money decisions made in our family?
11	12	13	14	15	16	17
What is the difference between a bank and a credit union ?	What is our average monthly electric bill ? Natural Gas? Water? Grocery?	What is more fun: spending or saving money? Why?	How would you decide whether or not to lend a friend \$10?	How much does our family pay in federal taxes per year?	What are costs involved in our family's car(s)?	What is one thing you would like to do differently with your finances?
18	19	20	21	22	23	24
What is a good way to track your money ? (income and expenses)	What is one thing you have sacrificed to have money to save and invest?	What types of insurance policies do we have?	What steps do you take to prevent identity theft ?	<i>Happy Earth Day!</i> How can helping the earth also save money?	What happens when you spend more money than you have?	Is it better to buy or lease a car?
25	26	27	28	29	30	
What are ways we can earn extra income ?	What are the risks and rewards in gambling?	How much of your paycheck do you put into your 401(k) ?	How much money do we spend eating out in a month?	If we had to cut back on spending , what are three ways we could save ?	If you found \$100 , what would you do with it?	

ACTIVITIES

Family Vacation Budget

Give your family a budget for either a dream vacation or smaller get-away. Ask kids to plan out the vacation (travel, food, lodging, activities) and 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?

Drawing for Dollar\$! \$50 Prizes!

After you discuss a financial topic, PK – 12 students can draw a picture to show what they learned about money. Visit econisok.org for more information. Deadline is April 23, 2021.